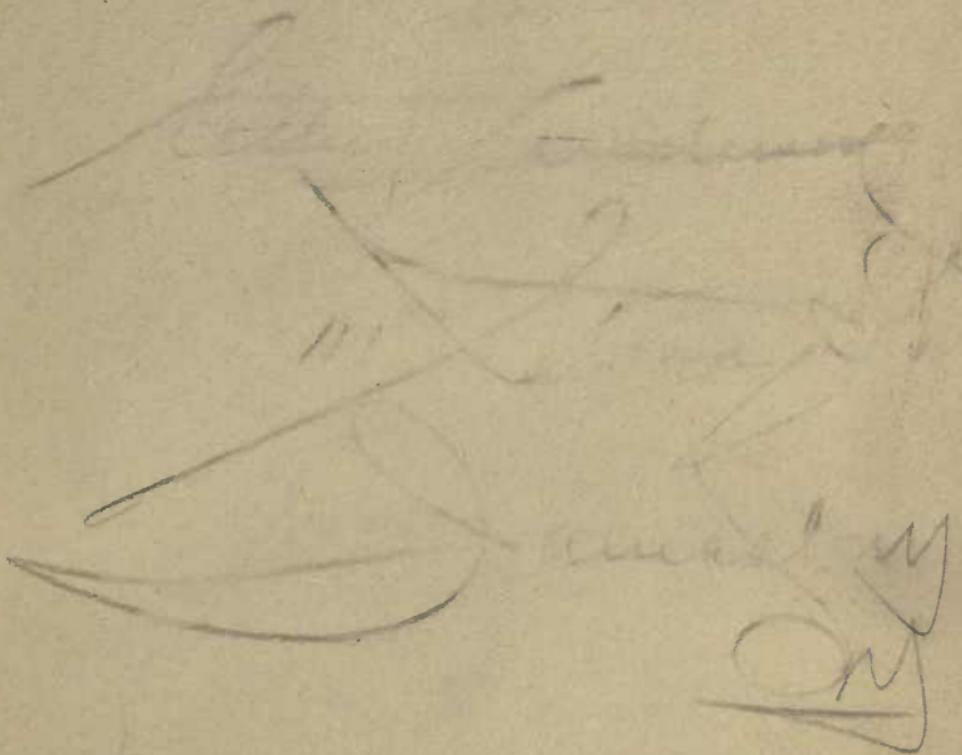


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"Take my tip, old boy,—make it up with the Gov'nor."—Page 21

HILL RISE

BY

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"Vivien," "The Guarded Flame," "Odd Lengths,"
"Fabulous Fancies," etc.

ILLUSTRATED BY

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HILL RISE

CHAPTER I

THE earliest recollections of Lizzie Crunden were full of Hill Rise—as something spacious and awe-productive, opening out before you, leading you upward to thoughts of grandeur and mystery.

She would wake and look at it from her bedroom window of a summer morning, and childishly brood on the magnificence of the prospect it offered. A broad white road, empty as yet, still sleeping in the summer sunlight; with noble houses on either side, carriage gates and broad steps, white may, red may, yellow laburnum showing gaily over garden walls—a wide ascending vista closed by the stately trees in the grounds of Hill House, where lived the great Sir John. This was Lizzie's view of it, and Lizzie felt herself a happy, lucky child, because papa's house stood fair and square at the bottom of Hill Rise.

Papa Crunden was the most prosperous, solidly respectable builder in all the town of Medford. To the awakening and expanding intelligence of his little daughter, it seemed that Medford, with its eighteen thousand inhabitants, formed a vastly important city, and that papa in his own way was a very considerable force. He was not illustrious and mysterious like Sir John Vincent of Hill House—a gentleman, a baronet, and what not else, vaguely, crushingly grand. But he had his men; a small army of them; he had the place they called “the yard,” and the other places they called “the works,” as well as this ample residence which was called “home,” or “King's Cottage.” Certainly papa was not without importance in the world's scheme.

No one could make light of him when he was displeased. As, for instance, when he came in for the early dinner,

and, glancing at the clock, found that the early dinner was late.

“Come, come!” he would say sternly and loudly. “What’s this?” and he would open doors and call through them: “Mother! Mrs. Price! Jane! What the dickens are you all thinking about?”

Then, while he stood in the lobby brushing the brick-dust from his clothes, or stamped to and fro about the big room, the household bestirred itself breathlessly. “Coming, Richard; coming!” called mamma in her gentle, soothing voice; Jane, the maid, clattered with the trays and plates in the stone-flagged passage from the kitchen; Mrs. Price, the cook-housekeeper, bustling unseen, dished up at express speed.

The big room was the one just inside the front door, and it was used all the morning as Mr. Crunden’s own official room; through it you passed to the sitting-room and the never-used state parlour or drawing-room. The custom was to dine in the big room, but sometimes the custom was broken and they dined in the sitting-room. It was this occasional break of routine that led to the very funny thing. When papa once was thus fussing and fuming, Mrs. Price with a demure smile announced to him that dinner had been on the table and getting cold for the last five minutes in the *other* room.

If so, said papa, with a quick change of tone, it was no reason why Mrs. Price should grin like a Cheshire cat. But then he laughed heartily.

“Lizzie, my little fairy,” he said, laughing, “I cried out before I was hurt this time, didn’t I?”

That was the merit of papa. He would be stern and severe—almost terrible—and then in a moment cheerful and good-tempered again. If he made your nerves shake, he did not keep them shaking—that is to say, unless he was really angry. Then it was like an earthquake: the earth trembled.

In these happy days, however, he was not often really angered. He was only holding people up to the mark, guarding against slackness at home or at the yard. Mrs. Price, as well as mamma, told Lizzie that her father was at heart

the kindest man that ever lived. And truly he was very kind to Lizzie—kinder, much kinder, than to her long-legged, schoolboy brother, Dick.

He was seeking to hold Dick up to the mark, and already beginning to fail. “Don’t be a slacker, my boy,” that was what he said to Dick again and again. “Stick to it; put your back into it, whatever you do.”

When Dick came home for the holidays from the grammar school at Brayton, papa welcomed him affectionately; but then, too soon, he would ask troublesome questions.

“Well, my boy, I hope you’ve done better this term and brought a good report with you. . . . Where *is* your report?”

At the word “report” poor Mrs. Crunden always became restless, talkative, and nervous.

“Don’t trouble about that to-night, father; that’ll keep till to-morrow, won’t it? . . . Yes, I have seen it. . . . Don’t look at it to-night. . . . No—not what one could call really good. But, father, it might well be worse.”

Of course Mr. Crunden would not wait. He must see the wretched document now, here, this very minute.

Then there would be an oppressive silence. The father had laid down his pipe, was sitting in the candle-light at his bureau solemnly reading; the son had plunged his hands in his trousers pockets, was looking at the ceiling or making facetious grimaces at his young sister; mamma, miserably uncomfortable, was warning Dick by raised finger and moving lips to refrain from impudence and to bear reproof patiently; Mrs. Price, softly clearing the supper-table, was too brave to hurry through her task and get safely away to the kitchen, although she might think that a domestic earthquake was coming.

“Well,” said Mr. Crunden at last, turning from the bureau and facing his son; “well, what have you got to say for yourself?”

“Oh!” said Dick, with real or affected carelessness, “they’ll never make a learned pig of me. They’d better give me up as a bad job.”

Then perhaps papa for a little while looked quite terrible. He was a short, sturdy man—a square block of a man, seem-

ing strong and hard as one of his bricks set on end. He had stiff, grey eyebrows, a broad nose, and a stiff, short beard. His dark hair had gone grey, but, although he was fifty, it remained thick and strong still. When he frowned as he was frowning now, his eyebrows made a straight bar, and, in the shadow beneath, his keen grey eyes were almost lost. Yet he was not really angry, even now—in spite of the report.

Systematic, persistent slacking—that was Dick's report term after term.

This King's Cottage was a pleasant, countrified, old-world house to find in a town. Mr. Crunden—whose business it was to know all about houses—used to tell people that, in fact, the cottage was here before the town. In the good old times, when almost all the twenty-five miles between Medford and London were covered by a royal forest, the cottage was a royal lodge. In it lived one of the King's keepers or bailiffs. That fact accounted for the name, and also for the spacious solid offices as well as the big room.

"This room, sir," Mr. Crunden would say, "was employed as a kind of a courtroom for trying the deer-stealers, and I make no doubt myself what is now our kitchen was employed as a lock-up. . . . I judge that by many signs."

The house had been added to and "messed about," as Mr. Crunden said, again and again in modern days, but much of the splendid old material remained.

"Look, sir, at those ceiling beams, and the span of the hearth, or measure the thickness of this wall—an internal wall, mind you. We don't build like this nowadays. Give me an order to put up a house like this, and I'd be frightened to take the order."

If people exhibited any interest in these matters Mr. Crunden would show them the inner hall and the old oak staircase: "Step this way, sir"—marching the visitor through the sitting-room where, perhaps, Lizzie and her governess were busy with their books. "Now, sir, I'll give you my own belief about that staircase. It's Charles Two or James Two, all that woodwork is; and I believe it was taken bodily out of a church. If you ask what church, I say the old church that is

marked on all the maps up to a hundred years ago, hard by where St. Barnabas now stands. I judge that by many signs; and Mr. Dowling, the architect, he says he wouldn't care to bet against it."

Be all that as it may, Mr. Crunden was not improperly proud of his modest yet comfortable home, and little Lizzie loved it.

Outwardly, it was white-walled, red-roofed, with deep eaves. It had two front doors: the main door, which opened into the lobby of the big office room, which carried the brass plate—"R. Crunden, Builder and Decorator"—which, weather permitting, stood open all the morning to admit all comers; and the small state door, which was approached by the tiled path through the narrow strip of garden behind the white palings. Here, at this second door, Mrs. Crunden's ceremonious visitors knocked and rang and waited until somebody happened to hear them—and that was often a very long time.

Inwardly it was a house of varied charm, or so it seemed to Lizzie and to Dick in these days. It was not too big, not too small—no room in it like another, full of surprises, hiding-places; with quaint, old-fashioned furniture everywhere except in mamma's drawing-room. In that apartment all was new—chosen by mamma herself—and it was all frankly magnificent.

Behind the house was a perfect child's garden—a long garden between high walls, with good climbable, treasure-bearing trees in it: such as the mulberry, the walnut, the apple, and the pear; grass lawn, grass-grown paths; empty potting-sheds, neglected, broken-down greenhouse—all most useful in childish games; fruit bushes turning to jungle, flower borders gone to wild seed and profuse weed; in fact, a garden unspoilt by too much gardener. And at the bottom of it, the summer-house, from which one looked out at the roofs, chimneys, and walls of Medford Town.

Above all else Lizzie loved their old, untended garden when Dick was there to play with her.

As years passed, Mr. Crunden grew more stern rather than less stern, and yet he found always kind words for Lizzie.

Between her twelfth and thirteenth birthdays she had, as all agreed, shot up surprisingly, and was now a tall child for her years. Mamma gave scrupulous care to her costume, dressing her wisely and well in brown frocks during the winter and nice blue frocks with big white spots on them during the summer. Black stockings went with the blue frocks, made of cotton for weekdays and silk for Sundays. Mamma took pride in these neat, attractive clothes, and papa was proud of the pretty, graceful girl inside them.

"She has," said Miss Blackburn, the morning governess, "quite the aristocratic air. Hers is a refined type of beauty—unusually so—really and truly."

Miss Blackburn was nothing if not genteel. She had taught in several of the best houses in Medford—the Beaumonts', the Granvilles', etc., of Hill Rise,—and she offered this confidentially flattering opinion with a tone of authority. Mr. Crunden showed something of a wry face at the compliment, and made allowance for what he termed Miss Blackburn's buttering way. But, in sober truth, his daughter was a pretty, winning child. Her brown hair was soft and wavy, making a full, wide mane under the large ribbon bow behind; her complexion was delicate, and the colour came and went quickly beneath the smooth skin; her nose was long and thin and straight; she had fairly marked eyebrows, and good grey eyes with lots of childish fun always ready to shine in them. Her manner to visitors was shyly caressing, and to her family affectionately exacting.

"Never mind about her looks," said papa, rather gruffly. "Does she mind her task, Miss Blackburn? That's what *I* think about." And as he glanced at Lizzie, sitting out of earshot, it was plain that he did think of the other things also, though he might not confess as much.

"Fond of play, Mr. Crunden; very fond of a game of play," said Miss Blackburn. "But we must not complain."

"Stick to it, Lizzie," said papa impressively. "Stick to it, my dear."

Lizzie at this period was already deep in the mysteries of the French language—an acquisition held in reverence by papa. When Lizzie recited morsels of French after supper

Mrs. Price lifted her hands admiringly; and mamma nodded and smiled, and continued to do so until the conversation flowed on again in English. Mamma seemed a little shy of French—never wished to express a critical opinion. But Mr. Crunden, one night, possessing himself of the lesson book, silently and resolutely tackled the matter, and did not rest before he had committed some French to memory.

Henceforth, when he passed through the room where sat pupil and teacher, he would accost them facetiously:

“Well, Lizzie, my dear! Oo-ay lar quizzineer? Oo-ay ler Shah? Oo-ay mong Shah-nore?”

His accent was lamentable, but he was understood both by Miss Blackburn and by Lizzie to be asking for news of the cook and the cat.

“Stick to it;” and he would laugh heartily. “Stick to it, my little fairy. Among us we mean to make a lady of you—same as all the young misses in Hill Rise.”

He laughed thus with Lizzie about French, but it seemed that he had no laughter nowadays for other people and other things. Why was papa turning moody and gloomy, and yet more stern?

It troubled her to think that father was troubled. It irked her, who was so happy, to feel by instinct unhappy thought in those she loved.

One day there came to her a sudden most dreadful fear: that papa must be about to become what they called bankrupt. This, as already she had gathered, was an enigmatical but calamitous state into which builders were apt to fall. The bankrupt condition was, it appeared, to the best of builders what measles are to the best of children—a thing not to be avoided by personal effort; a thing for which you could not properly be blamed. No such annoyance, however, threatened Mr. Crunden. Mamma and Mrs. Price at once reassured her. Papa had never been more prosperous than at present.

Middle-aged, beaming, hard-working Mrs. Price was a cousin of the house as well as its “quizzineer,” and no secrets were hid from her. She was a valiant, modest creature, who was servant always until you reminded her that she was a member of the family. She never presumed; she went on

cooking for you, waiting on you, asking no questions, but if in a moment you craved a confidential chat with a relative—well, there she was, ready to come along the stone-flagged passage and enter the room as sympathetic cousin. No arrangement could be more convenient or comfortable.

“Certainly not,” said Mrs. Price, reassuring Lizzie, “your father is as safe as the Bank of England.”

What worried papa was merely Dick, and public affairs. He was anxiously planning the career of his natural successor, R. Crunden, Junior; and he was much occupied and harassed by his duty to watch over the future welfare of the town of Medford.

“Your father,” said loyal Mrs. Price, “is the wisest, long-headedest man on the Council, and they don’t listen to what he says as they ought.”

He was Councillor Crunden—if you gave him his full title. Fancy!

With a solid stake in Medford, he had wished for a seat on the Town Council, had thought he could be useful at the municipal board, and had offered himself as an independent candidate to the burgesses of the lower Hill-ward. Now he had obtained his wish; a Councillor’s chair was his to sit in, and he found himself quite useless. No one would listen to him; he was constantly in opposition. Sometimes—as on this question of the new Town Hall—he was quite alone; a compact minority composed of Crunden.

The town felt that the time had come when it really must build itself a grand municipal palace. Since Mr. Crunden was a builder, one might suppose that his only anxiety would be to secure this building job and build the Town Hall himself. But not a bit of it. He decried the scheme, strenuously maintained that no building was necessary; these dingy old tumble-down rooms at the corner of Market Street were admirably fitted and altogether sufficient for the deliberations of the town fathers; it was folly, vainglory, unworthy nonsense to burden the rates with large and avoidable outlay. Such narrow views were highly offensive to the dignity of his colleagues, and, oddly enough, proved unpopular with the rate-payers.

"I call that," said a rude and irate councillor in council assembled, "I call that talking like a hedgehog. Any hole may be good enough for some people, but it isn't good enough for us."

This rude speech summed up public opinion, and was widely applauded. Mr. Crunden, walking home from the yard, soon had occasion to chase, or pretend to chase, a vulgar urchin who had mocked him and called him "Edge-'og Crunden." If he offered himself to the lower Hill-ward for re-election he would no doubt be heavily defeated. Indeed, it was possible that burgesses might request him to resign because he no longer represented their opinions correctly.

Mr. Crunden, walking through the streets to and from his work, perhaps had bitter thoughts just now. His manner hardened; but he was, as he had always been, extraordinarily respectful in his attitude towards the gentry of the place. This deference was characteristic; he was a plain man, without pretension—a successful worker, nothing more. In fact, as to garb and aspect, he seemed seeking to stand below his real station rather than above it. He wore, apparently in all seasons, the same grey suit, and the square, black felt hat that was a compromise between a topper and a bowler. He touched his hat to most of the gentlemen—they nearly all knew him; or if a gentleman was accompanied by a lady, he would step from the pavement into the road, and, taking off his hat, show them his stiff grey hair. Seeing him thus, one might have guessed that he was a superior sort of workman—say, a builder's foreman, perhaps, but scarcely the builder himself and an employer of much labour.

Yet, in spite of all this characteristic deference and courtesy while abroad, he would speak now when at home very slightly of the union of great gentility and slender brains. The gentlefolk had disappointed him. "How do, Crunden?" they said patronisingly, as he stood bowing or touching his hat; but none stopped to pat him on the back for his sound common-sense about the Town Hall.

"Mother," he told his wife, "it was to them I looked for support. They ought to have supported me. They'll all feel

it in their pockets, but they haven't the brains to see beyond the end of their supercilious noses."

This, then, was father's trouble—not much, as considered by Lizzie. Mrs. Price felt sure there was nothing else—always excepting Master Dick and his career. But that would come all right in the end; everything would be all right—was all right. So Lizzie worried herself no more.

Joyfully she cut and ate her birthday cake—L. C. 13, in pink sugar traced upon the white sugar by Pricey's deft hand—and plunged into her fourteenth year as happy as the days were long: loving her home, gentle mamma, grim papa, and dear brother Dick—best of Dicks to her always, although, alas! to the rest of the world showing himself already as an idle, good-for-nothing Dick.

Dick, who would not work to please father, would always play to please her. By the art of make-belief that lay in Dick he could turn common things to joy—could make the garden fairyland, the house a palace of delight. He was nineteen now, had done with the grammar schools, so she could enjoy his society day after day without dread of term.

His education was being completed by Mr. Dowling, the architect and surveyor. He went to the architect's office every morning; and if only he would learn all that Mr. Dowling could impart he would find such high-class technical knowledge a source of strength and comfort when, very soon, he entered his father's business. He came home for his meals, and spared time from the architectural drawing for games with his little sister, as well as for much loafing about the town.

He wore smart, loud clothes, with gaily tinted shirts and ties, looked quite the gentleman, and, as was soon known, had been admitted into friendly companionship by some of the real gentlemen. When he should have been stooping over his board and scale, he had been seen lounging in the bar of the White Hart Hotel with the idle, lounging sons of the gentry from the Hill—such as Mr. Charlie Padfield, and the puffy-faced, whiskey-swilling Mr. Lardner, of Hill Rise. At last, one day, he brought home with him his most splendid friend—

a creature of another race, a dazzling presence—Mr. Jack Vincent, son of the great Sir John, from Hill House, who deigned to be friend, or idle comrade, with Dick. And, after that day, smiling, idle Mr. Jack came again and again.

Mrs. Price, housekeeper-cousin, lifted her hands in wonder at his condescension. Mother was flattered and gratified. Only father was sternly inimical to this friendship.

Lizzie heard him once, when her mother said the connection might be valuable: "Rubbish! No compliment, I tell you. They all do it—these young prinees. They look below them for hangers-on. It is them sinking, not our boy rising."

"Oh, I can't see that!"

"Let people keep in their places, I say. They'll make a bigger fool of Dick than he is already."

Lizzie had no qualms or care. To her, Mr. Jack was many-faceted flashing perfection. He lounged in the garden; or, lazily rousing himself, played with her—better than Dick even. It seemed disloyal to admit this, but it was a fact. As an artist to make-believe, he began where Dick left off. If he told you to walk warily through the thicket and keep a sharp look-out for bears, and then sprang out on you, he *was* a bear—neither more nor less; and glad were you by hard running to escape unhugged.

When with words he wove a new game about you, realities slunk away ashamed of themselves; his fiction held the stage of life. As, for instance, the wonderful, often-played game in which he and Lizzie were a pirate and his wife living for many years in island fortresses, and Dick was a British sloop-of-war and its captain and its crew.

He was a year older than Dick, and yet was quite devoid of arrogance. He made nothing of his age or of all his visible and invisible pomp and splendour. He had blue eyes, dark, close-cropt hair, the slightest downy moustache, and the ready smile that was like careless, profuse sunshine. If poor Dick was fine of raiment, *he* was gorgeous. He had white flannel waistcoats with brass buttons; his shirts were of all colours of the rainbow; his ties were like the rainbow itself—college ties. He was a Cambridge undergraduate—what Dick would

have wished to be also. He possessed a wonderful meerschaum pipe that he smoked assiduously; and this, perhaps, was the only thing about which he was ever serious. He would not permit Lizzie to touch the bowl with her warm little paws; he nursed it tenderly in a silk handkerchief; and his bright face was clouded by heavy trouble when he feared that the pipe had been made too hot and then cooled too rapidly. At the White Hart Hotel he drank whiskey and soda with Dick, but at King's Cottage there was only tea to offer him. He drank it contentedly, and seemed to like it—and that was more than could truly be said of Dick.

In these happy early spring days he would often come lounging with Dick into the big room at tea time; and, no matter what Mr. Crunden might say, Mrs. Crunden was proud to welcome him.

“Pray be seated, Mr. Vincent.”

“Thank you, Mrs. Crunden. Here I am, you see, turned up again like a bad penny. Sure you don’t mind?”

“Indeed, no. Pray join us at tea.”

He praised everything quite sincerely. There could be no doubt that life at the top of Hill Rise if splendid was mighty dull. The hours for this young man were long and empty; and he found difficulty in filling them.

“I love this room,” he said, smiling graciously. “I do call it such a ripping room.”

“Oh, surely not,” said Mrs. Crunden, deprecating, but intensely gratified. “Very different from the rooms you are accustomed to.”

But that perhaps was just why he liked it. Anything for a change.

Once Mr. Crunden happened to be in at tea and Mr. Jack was told about the origin of the room and so forth.

“Courtroom, was it? What a ripping idea.”

“Yes, sir, and what is more, our kitchen was once used for the lock-up. I judge that, sir, by many signs.”

Mr. Crunden always addressed him as “Sir,” and was stiff and hard in manner, although most respectful. He would scarce sit down to take his tea with so august a visitor, but stood, cup in hand, before the hearth. He seemed determined

to remember the visitor's high rank and station, even if his family wilfully forgot them.

It must be confessed that Mr. Crunden cast a gloom over these pleasant dawdling tea-parties. It was a relief when father marched off to wind up the working-day at the yard. Although dusk was falling, the room seemed of a sudden brighter when father left it.

Dick, who had been sitting mumchance, found his glib tongue again; Mrs. Crunden began to prattle gaily; and the visitor soon set them all laughing.

Happy, silly hours, so dear to Lizzie.

In the candlelight they talked such utter nonsense, with no one to check them—unless it was Mrs. Price. But Mrs. Price was absolutely captivated by the visitor's affability, and gladly joined in all the fun. The visitor called her Priceypicey—first behind her back, and then before her face.

In the candlelight and the fireglow they used to play a game of cards—that silly old muggins, but now a rejuvenated, glorified muggins because *he* presided over the foolish sport. He would have them play the game with an unheard-of, preposterous, yet enchanting, strictness—as he said it was played at the University of Cambridge.

“Muggins,” he would cry, did one make the most trifling blunder, and force one to accept a card in penalty.

“Muggins again, Pricey-picey.”

“Lor', no. I done no wrong.”

“Muggins you for not mugginsing me.” Or, worse still: “Muggins you for not mugginsing me for not mugginsing you.”

“Oh, 'tis a shame,” Mrs. Price would expostulate. “You all shuffle off your cards on me.”

The object, of course, was to be rid of one's cards, get out of the game, and escape being Mrs. Muggins. Mrs. Price was always Mrs. Muggins—left in alone at the end of the game. It was a foregone conclusion: she had been fashioned by nature for this fate and could not evade it.

Sometimes they had “How, When, and Where” after the cards, and again Mrs. Price suffered failure. Her candour seemed so great that she could *not* frame an equivocal answer.

If the word was Box and you asked Pricey-picey how she liked it, she would reply, "With a strong lock, and large enough to hold all my clothes." And then, if you please, she would wonder how she had betrayed the secret.

But Mrs. Price's triumph came when they did the acting. She it was who supplied the play, and taught the players their parts with all the appropriate gesture and emphasis. It was, it seemed, a pretty romantic drama that had never been set on paper: it was legendary lore handed down by nursemaids and governesses out of the dim past. Who could have guessed that Mrs. Price would carry such a unique treasure in her kind old head?

"Madam," acted Mr. Jack, with a tremendous air, "to you I humbly bow and bend."

"And bow then," said Mrs. Price, conducting the rehearsal. "Now, Lizzie!"

Lizzie was the heroine, and she loved this acting: it was the apotheosis of make-believe.

"Madam, to you I humbly bow and bend."

"Now, Lizzie."

"Nay, sir, I take you not to be my friend."

When the little play was at last acted through without promptings, it was a huge success and completely carried away the audience. Lizzie's eyes were shining and her face was on fire with excitement. She loved acting: as soon as she grew up she would go on the stage and be an actress. Meantime, she went to bed and dreamed about it—happy, radiant dreams.

Mr. Jack was just as nice, nicer if possible, next holidays—or vacation, as it ought to be called. He was pleased to see the garden again, and to play in it, languidly, because of the hot weather, with his "little sweetheart." That was the name he gave Lizzie.

But many weeks before this long, long vacation was past, trouble and pain began to brood over King's Cottage. Brother Dick, who was in business now with his father, was doing far from well at the yard; was doing very ill. He was unpunctual, never up to time in the morning, despite of all efforts

made by Mrs. Price and mamma to rouse him. He stayed out too late of night to be fresh and alert at a seven-o'clock breakfast. His face looked pale and puffy—like young Mr. Lardner's face; his eyes were sometimes bloodshot; and his hand often shook. Too often he had such a headache that he was compelled to stay in bed till noon. Papa looked stern and sad when these headaches were mentioned. Lizzie heard Mr. Jack talking of the headaches to Dick, and urging his friend very earnestly to "pull himself together and drop it." Drop what? Lizzie wondered for a moment what he meant; then thought she understood. Drop staying in bed when one ought to be up and about!

Then came shadows—deepening, taking the gladness from her life. Dick was in disgrace—that was why he now hung about the house all day long. He had disgraced himself at the yard—was *suspended*.

Lying awake at night, she thought of it, cried over it. From below came the sound of angry voices—father's voice was raised in hot anger; and she lay trembling. Dick was in trouble; mother was unhappy; the careless joy had gone from life.

Then, as the autumn advanced, it seemed that all her little world was tumbling into chaotic gloom. Mrs. Price told her of things coming. Dick was to be given another chance. She was to be sent to school. She must not make a fuss, because mamma was so unhappy.

One afternoon, in the garden, she told Mr. Jack of her almost unbearable distress. There had been no games to-day, although the visits of Mr. Jack had become rare of late, and, now that they had him, they should have made the most of him. But they were without heart for play; they all three sat disconsolately in the summerhouse, and, while the two young men smoked their pipes, Lizzie looked out at the roofs and chimneys, and thought.

It was as though Dick's disgrace was something visible, palpable, far-reaching, all-embracing. It had spread out over her and smiling Jack; it had stretched forth like a dull veil all over the town of Medford. The sunlight seemed weak and cheerless, as if shining through mist; the flag on the

top of the White Hart Hotel had lost its gaiety and bright colour; the zinc dome of Selkirk's big drapery establishment looked ugly and ominous; the brick tower of the brewery, rising above the slate roofs near the river, was dim and vague and terrible. Behind her the dry leaves from the walnut trees fell or stirred on the path, with a faint crackling sound. It was the saddest and most silent autumn day that she had ever known.

Presently Mrs. Crunden, coming a little way down the garden from the house, called to Dick. She wanted to speak to him, it appeared, confidentially. Dick went to his mother's call, and sullenly, with hands in pockets, walked by her side to the house.

Then Lizzie told Jack of her pain. She sat on Jack's knee, and, with her arms round his neck, sobbed out all the trouble.

"... And—and I don't want to go to school. I shall die if I am sent away."

"Oh, no," said Jack, "you'll like it—after a bit."

"Never," sobbed Lizzie. "But I must go because Mrs. Price says it makes mother unhappy. And, oh, I am so unhappy! Oh, Jack—can't you help us?"

"What can I do?" said Jack. "I'd do anything in the world for my little sweetheart."

"You do really love us?" sobbed Lizzie. "That's not make-believe, is it?"

"Of course it isn't."

Mr. Jack stroked her soft hair; with his silk handkerchief dried her wet eyes; with kind, consoling words endeavoured to bring her ease of mind. She was in fact easier for his sympathy; and, ere Dick joined them again, a smile of hope flickered about her trembling lips and through the final instalment of her tears.

"I would do anything," said Jack fervently, "for you and poor old Dick."

"Would you?" said Lizzie.

"Yes, my little sweetheart."

"Then, will you marry me when I'm grown-up? I'd like to know we were going to be married when I am grown-up."

This proposal made Jack laugh, but he immediately promised to do what was asked.

"All right. If you grow up quick enough, I will."

Further discussion of this grand plan was prevented by the return of Dick. His was a most ungrateful and embarrassing task. Father was expected to be home for tea, and Mrs. Crunden had reason to apprehend that if father found Mr. Jack here, he would be upset—that, forgetting the laws of politeness and the deference which habitually he paid to high social position, he might even invite the illustrious visitor to cease honouring the house with visits. Father was firmly persuaded that the friendship of this young prince had a large share in unsettling Dick and rendering him averse to honest toil.

"So I," said Dick, flushing indignantly and with gloomy scorn for his parent, "am commissioned to ask you to go. . . . There's manners for you. They may well call him 'Hedgehog Crunden.' "

Mr. Jack, picking up his straw hat and putting away his pipe and pouch, reproved Dick for sneering at his father. He quite understood Mr. Crunden's feelings; he was not in the least offended.

"Your Guv'nor," he said, "thinks I put you off your work. That's why he bars me. . . . But you might tell him, old chap, that I have given you the best advice I could;" and he got up and stretched himself. "I have, haven't I? Though I'm such a lazy beggar myself, I know work's a good thing. I admire it, if I don't do it;" and he smiled at Dick and clapped him on the shoulder. "Take my tip, old boy; make it up with your Guv'nor, and drop—you know what." And smilingly, but very kindly, he bade adieu to Dick's little sister.

"Good-bye, Miss Lizzie," and he kissed her. "We shan't meet again now—because we are both wanted at school."

And that was the end of his last visit.

Then came tragedy.

It was only a few nights afterwards. Dick was out at supper time. Father waited supper for Dick; would not let

them start the meal till half an hour had slowly dragged by. Then the silent meal began in heavy gloom. Mamma's face was white and sad; her eyes were ever on the door; Mrs. Price had slipped out by the kitchen entrance, was trotting down the road to look for Dick.

To-day Dick had returned to the yard, had been given his other chance. To-night, as mamma knew, his father had wished to speak kindly to him, to put heart into him, to implore him to stick to it, shove his back into it, and make them all proud of him. At the friendly evening meal, in the pleasant candlelight, there was to be reconciliation, drawing together of bonds, oblivion for past offence, affectionate trust in future peace. That was the programme; and Dick had missed his cue, had failed to appear when the curtain had risen upon the homely little scene.

The delayed supper was done. Very little food was chokingly sufficient to-night. Mrs. Price, following Jane into the room, by secret signals made known to mamma that her quest had been fruitless. In flat tones she asked her usual question:

"Shall we clear away the things?"

"No," said Mr. Crunden; "leave his place. Leave the food, but make the table tidy. He ought to be sharp-set by now." And Mrs. Crunden had a wan smile of gratitude for father's enduring kindness.

Then at last Dick came lurching in—Dick and not Dick—thick of speech, glassy of eye, wanting no supper.

There was a most dreadful scene—instead of the planned reconciliation—between father and son. Lizzie was hurried away, taken up to bed by Mrs. Price, tremblingly aided to undress, told to cease sobbing and to pray for better fortune—while from below came the sounds of the voices—mother's, father's, brother's voice—grief, anger, and drunken folly in chorus. Even Mrs. Price, within sound of that chorus, could not say now that things would come all right in the end.

Very early in the morning Dick came into the bedroom, woke Lizzie, and kissed her tear-stained face.

"Good-bye, Lizzie," he whispered. The grey dawn was creeping into the room; all was shadowy and vague, includ-

ing Dick himself—it seemed to her like a most horrible dream; but she clung to him, in a frenzy of love and fear, to hold him with her.

“Good-bye, dear. I have had enough of it. Father showed me the street door last night—but I wasn’t in a state to see it. I’m all right now—I can steer my way through it now. . . . Tell mother not to worry or make a fuss. I’ll write to her as soon as I am settled.”

She clung to him, but he gently unloosed her arms and again bade her good-bye.

“Go to sleep, Lizzie—but don’t forget my message. Tell your mother not to worry.”

As in a dream he went from her; leaving her sobbing and shaking in the grey shadows, with the cold, cheerless daylight feebly fighting the shadows. The sun would never really shine again. Dick had gone from them forever. The wide universe was crumbling into ruin, was falling into chaos, all about her little bed.

Then Lizzie went to school, at Eastbourne; and exactly what Jack had foretold came to pass—after a bit she liked it.

When she returned for the first holidays, Dick had not come back, and her mother was ailing. Mr. Jack never visited the house now, and Mrs. Price could give no authentic news of him. He was a creature of another race, who had descended from a cloud-girt mountain and returned through the cloud to the eternal sunshine on the mountain top—regretted by those who had been privileged to see him—very, very much regretted by Lizzie.

Doomed, unhappy Dick never made his peace with an outraged, disappointed father. He never pulled himself together; he never “dropped it.” Mr. Crunden was only waiting for time to bring back the truant. He only desired penitence, acknowledgment of wrongdoing, a prayer for pardon, and he would have forgiven the culprit. But Dick must make the first move. Mr. Crunden was obdurate here: no tears from the mother could wash away his purpose. “Let him have his lesson. It’s our only chance of doing anything with him. When he’s had his lesson, we can start fair.”

Time, however, would not help them. It seemed that in the cruel world-school that Dick had entered, there were two headmasters—Life and Death. It was Death, and not Life, that completed miserable Dick's lesson. A letter from a London hospital told Mr. Crunden to cease hoping that he would ever have what his own father had—an R. Crunden, Junior—to carry on the business.

Lizzie, at Eastbourne, was instructed to dress in black. Mrs. Price, conveying the grievous tidings, said that Lizzie must wear black for a year. But in fact she wore it much longer: for three long years. She was motherless ere the appointed time of mourning for Dick was fulfilled.

"Lizzie, you must be brave," said red-eyed, broken-voiced Mrs. Price; "you must be brave now for your poor father's sake. You and him is all there is left in the world, and you two should be all the world to each other."

"I'll try," said Lizzie, sobbing and gulping and trembling. "He'll keep me with him now, won't he? He'll let me stay here now?"

"No, my dear," said Mrs. Price, "he wants you to go on with your learning—finish all your grand education like—and not feel the sadness of this house."

"Oh, I'd rather stay with him."

"No, my dear, you must do as he says. You'll help him best later—nothing can help him now. He'll be winding up his business—completing of all his jobs and then retiring."

Thus Mr. Crunden went about his day's task as of old—a hard, silent, grey man, who had a strip of crape round the sleeve of his old grey jacket, who had a band of black cloth round his square felt hat. Outwardly that was the change in him. Something of a hedgehog he seemed perhaps to the town of Medford, even while his grief was new.

And Lizzie, leaving the house of woe, went back to her classroom, text-books, and synopsis-writing, to the walking exercise, the dancing lessons, the romping games, the chattering nonsense of the Eastbourne seminary. She was heart-broken: if she lived to a hundred, she could never be happy again. Sorrow had almost snapped the strong thread of her existence, or so she thought.

But the soft sea wind blew over her head, aiming now here, now there, to the East, to the West, to the North; and it carried her thoughts with it, and left them as it dropped to rest, now here, now there. The seasons glided, changing as they passed her. Things that seemed dead sprang to life again: all that was old faded, dropped away, vanished; and in its place was freshness, strangeness, newness. Nothing was permanent, durable, retainable: not even the glamour of a favourite novel, the admired fashion of a hat, the reflection of one's face in the glass.

One day the girls walked far by the shore, and shivered as they gazed at the stranded ship. There were the bare masts and torn shrouds slanting upward from the fierce waves, to tell them more plainly the tale they had already heard of death and disaster. That was a winter walk.

They came along the shore again, to the same point, and saw no trace of the wreck. The sea was glassy silver, sparkling into fire where little lazy ripples broke beneath the sunshine; above the smooth sands and the smooth water, white birds were soaring, flapping, turning. The birds might have been the spirits of the drowned men—there was nothing else to tell one of the old tale. That was a walk in summer.

Lizzie, thinking of it, thought of her wrecked home, of the storm of grief and horror that had swept over her happy childhood's home.

She remained at the seaside school till she was eighteen, till she was a pretty and immensely erudite girl, with many rare accomplishments as well as a kind heart, with really charming manners and only one bad secret habit—not perhaps uncommon with girls of her age—the habit of day-dreaming.

It chanced that on her last journey from school an old acquaintance was in the train. At a place where the train stopped just outside Eastbourne, a militia camp had broken up; the platform was full of soldiers—officers and their men, in uniform. And this tall, sunburnt officer saying good-bye to the others was Mr. Jack Vincent. She looked at him, and for a moment was in doubt; then she was quite sure. He passed the carriage window and glanced in at her, but he did not recognise her—did not remember her. Even at Medford

station, when they were both pointing out their luggage to the porters, he failed to recognise his ancient playmate.

She blushed faintly as she realised that he had altogether forgotten her. But then she blushed deeply as she thought that no doubt he had also forgotten her most impudent proposal. Thank goodness for *that*. It had been a dreadful thing to say—even for a child of fourteen.

CHAPTER II

VIEWED from a commercial standpoint, the town of Medford was sluggish as its little winding river and sleepy as the gentle southern air. Though so near London—only twenty-six miles by the railway, which did not go straight—there was about it nothing of the hurry, push, and bounce of London. A black-coated throng came out of it every morning, and as clerks, etc., went to work in London—to spend their energy there; and in the evening they came back to Medford—to sleep. A drowsy torpor seemed to hang over its trade and its business life, although, in fact, the place was not unprosperous. Rents were not low and rates were very high, yet people paid both contentedly. There was no staple industry, but the success of such shops as Selkirk's, the big draper's in High Street, indicated considerable buying power; the brewery down by the river was a thriving concern; and, on the flats beyond, the concrete works and the two or three brick-and-tile yards kept hundreds of hands employed, and sent away large consignments of their stuff both by water and by rail.

Socially considered, the town divided itself—after the manner of so many English country towns—into those who lived on the hill and those who lived on the low ground. Coming from the railway to the river bridge, you passed through the worst and the oldest quarter. Here were narrow streets, lanes, and courts; backways and blind alleys; dirty wives in doorways, and dirty children in the gutter. If you paused on the bridge, you could see on your right brewery buildings, warehouses, and modern workmen's dwellings; on your left, the backs of the houses in High Street, sheds, store-places, etc., with here and there an old garden and a slimy wall and steps above the slow stream. Thence onward, through Bridge Street, you went uphill. On your left lay High Street, the

Market, the White Hart, the Town Hall, etc. On your right there were at first cottages, then common little villas, then terraces and parades and crescents of superior villas—the new red-brick area of respectability, if not of real gentility, from which came forth the black-coated London toilers. Then, on either hand, were larger, more imposing villas and houses, with fussy architectural ornaments, pepper-pot turrets, cupolas, loggias, large gates, and miniature carriage sweeps. Here resided gentry. Then, in a moment, you had the wide meadows behind Hill Rise—the Lawn Tennis, Croquet, and Archery Club, its smooth lawns, basket chairs, and thatched cottage and tiled veranda. Then, with a sharp turn to the right, you were in Hill Rise itself—ten noble detached houses on either side; and at the top the walls, gate, and trees of Hill House, with nothing beyond it but open country: the stretching common land, the flagstaff, the golf links, and the beech-woods and hazel copses and deep sylvan recesses owned by the Crown, and let to Mr. Wace, the brewer, for the shooting.

In truth, the hill was nothing worth boasting about. The Golf Clubhouse was exactly eighty-seven feet above the river. But the eminence was sufficient for its purpose—to keep people in their proper places. The higher you lived up the hill, the higher you stood socially. Sir John Vincent lived right on top—at Hill House—and he was highest of all. As to Hill Rise, just below Sir John—even numbers to your left, odd numbers to your right—although the ground rose, one might perhaps say that the social plane was horizontal. The people of Hill Rise would not admit any differences; they were the aristocracy of the place.

Hill House and its ten acres belonged to Sir John, and all the twenty houses below him; while all the park-like meadows behind the odd numbers belonged to the Dowager Countess of Haddenham. Behind the gardens of the even numbers was the breezy, open common—a pleasant sunlit expanse speckled with sheep in their white woollen coats, and with golfers in their red flannel jackets,—and all this belonged to the Crown. Thus one had on either side of the houses a wide belt of green to guard one from encroachment by the vulgar

town. It was really aristocratic if you came to think of it: The three landowners were the Sovereign, the Countess, and Sir John. No wonder the hill thought something of itself.

It was pleasant to have a countess for your landlady, and the privilege was appreciated. She lived far away—in her midland county,—and no one ever enjoyed the sight of her or speech with her. All business was done in the grandest style—through a London firm of solicitors, who sealed their letters, printed the agreements, never raised your rent, saw that the property was kept up at my lady's charge, and were only particular that you sent the quarter's cheque promptly when, after a dignified delay, you received the official notice. It was a pleasure to deal with such people. Old Mr. Garrett, of No. 5, himself a retired solicitor, could tell you about Messrs. Firmin & Firmin: of the weight and splendour of such a firm, who acted for half-a-dozen other great clients as well as for the Countess Dowager.

No difficulties were ever made. You had merely to ask for what you wanted in a proper and becoming manner. New bath, new kitchen range, new paint and wallpaper from roof to cellar—these were slight favours habitually craved when you sent in your prompt cheque: favours granted almost as a matter of course by any humble clerk in the great solicitors' office. For instance, when the select and successful Tennis Club was founded, no question was raised as to the propriety of granting the use of the rich grazing ground behind the odd numbers on the easiest, practically nominal, terms. The noble landlady, indeed, without being approached on the subject, transmitted through her deputies a handsome donation towards the cost of levelling the fields from which she was renouncing future profit.

When things seemed to demand discussion—when tenants had a fancy for structural changes or additions—there would come down, for suave debate, Mr. Abinger. He was a sort of splendid surveyor or steward—not really a gentleman, but just like a gentleman,—known to all tenants as "Mr. A." welcomed by all, and entertained hospitably by all. Indeed, as he drove up in his fly from the station and turned into Hill

Rise, one might say there were twenty hot luncheons waiting for him.

“Come in, Mr. Abinger,” the tenants would say. They were all the same in their welcome to Mr. A. Warm-tempered Admiral Lardner, haughty Colonel Beaumont, old Mrs. Padfield, who was a very difficult lady, Mrs. Granville, Mrs. Page, etc., they all made much of Mr. A.; meeting him in the hall, ordering servants to take his overcoat and rug and umbrella, ushering him forthwith to the dining-room.

“Sit ye down, Mr. Abinger. Not a word of business till you’ve had a snack of lunch. You must be famished after your journey. No hurry about my little affair. I know I am in good hands. I leave the decision to you absolutely. I’ll tell you what I wish, and I won’t *press* it. But I believe you’ll decide that what I am asking is not unreasonable.”

On several occasions this magnificent steward lunched with Sir John at Hill House; and twice or thrice even had the honour of sitting at meat with Lady Vincent. Although, of course, Sir John was not a tenant, it seemed fit that he should entertain Mr. A. He was the owner of the adjoining freehold—the next big landowner (omitting the Crown), the man of rank highest and nearest to the exalted rank of the Countess.

And doubtless Sir John talked pleasantly enough to the guest—keeping his proper distance, yet throwing over light bridges of conversation to enable Mr. A. to advance and retire. Mr. A. never forgot, never presumed.

“How is her ladyship, Mr. Abinger?”

“Wonderful—no other word for it. I was down at Burroughclere last week,”—and Sir John would nod his head as though he were familiar with Burroughclere, Lady Haddenham’s majestic country-seat,—“bitter bleak morning—but there was my lady in her pony-carriage to meet me at every turn. ‘Mr. Abinger,’ she said, ‘I like to see for myself. I don’t like giving things up.’”

“Ah, well, Mr. Abinger,”—this would be after fitting compliments for conveyance to the aged Countess when opportunity offered,—“these old ladies are like creaking doors: they hang on.”

And then perhaps Sir John told Mr. A. about that most notorious creaking door, his old cousin at Bournemouth. Everybody knew about her. When she died, her money would come to Sir John. It was all settled: she couldn't leave it away from him, but she could keep him waiting for it—and she did so. She was deplorably afflicted—a dreadful paralysis. First she lost the use of her feet, then of her hands, etc.

"Heaven knows," said Sir John, "I would not hasten any one's end—or wish any one out of the way for the paltry money. But—poor old dear!—I ask you what pleasure can she have in life?"

Lady Vincent, the kindest of women, would agree—would be constrained to own that neither life nor paltry cash could be of much value to poor dear cousin Harriet, though she still clung to both.

Young ladies at the tennis, opening large eyes as they talked of Sir John's cousin, said the money was anything but paltry.

"I do call it rough luck on Sir John."

"But he doesn't want it. He is rich enough already. He must be very rich."

"Yes; but it is nice to become richer—however rich you are."

"What could he do with it?"

"Anyhow, young Mr. Vincent could spend it. He could marry and have a fine establishment of his own. He is old enough to do that."

"I don't believe," said a young lady with wistful eyes, "that Mr. Jack will ever marry."

"Why not?"

"I don't believe he is fond of girls."

One could not blame these young ladies of the Hill for the wistfulness in their eyes or the tone of deep respect in their voices when they came thus to speak of money: because throughout Hill Rise there was not much ready cash, and nearly all that there was fell into the hands of the sons and little enough was left for the daughters.

The heads of families were gentry—neither more nor less. They based on this proud title all their pompful pretensions, and never asked the world to believe that they were secret millionaires. Mr. Garrett, although a solicitor, was a man of good family; Dr. Blake, who practised medicine, was extremely well-connected; these were the only two residents tainted with damaging derogatory professions, and on the plea of good birth they were pardoned. For the rest, there were Admiral Lardner, Colonel Beaumont, Major Meldew, Captain Sholto, and so on; Mrs. Granville and Mrs. Padfield, and other widows; the three Miss Vigors, who made a joint household of No. 10, and who were so religious that if you wished to see them your better chance would be to seek them rather in the church of St. Barnabas than in their own home, etc., etc.—all gentlefolk from No. 1 to No. 20.

There were many sons and daughters; every house possessed its second generation—except, of course, the house of the Misses Vigor—to carry on the good Hill traditions. The Hill Rise girls had a splendid style of their own, a manner and tone which might be imitated by the rest of the community, but which could not be reproduced. They ran in upon one another from house to house; they called each other by their Christian name; they were really one large family though not under one roof.

They were neglected, almost ignored, by their brothers; but they had their own little sports—the golf, the tennis, rides with Mr. Bunker the riding-master, and, one may suppose, their own little love affairs, which culminated—one out of each five hundred—in orange wreath and organ music: a real Hill Rise wedding with red cloth, beadle, and policeman at St. Barnabas', with all the town girls hurrying up the hill to see the rare and brave sight of the Hill Rise young men in toppers and black coats, with Sir John and Lady Vincent driving down from Hill House in the victoria and pair, cockaded coachman and footman in white gloves on the box-seat.

They were happy, high-spirited girls in spite of brotherly inattention; and they could reflect that they had all other girls in the universe beneath Hill Rise to look down upon.

Beyond this comforting reflection, perhaps from year to year the dominant thought of their lives was Selkirk—the old-established fashionable draper. Proud as they were, they might all have been described as the slaves of Selkirk: they brought him all the pennies they could scrape together. If uncles or aunts promised them a present, they pleaded to have it in coin. You see, they wanted something to take to Selkirk, and Selkirk would not exchange a cuckoo-clock or a *Macaulay's Essays* for his tulle veils, motor hats, and gauze clouds.

They did not realise that they were slaves, and yet could plainly see that their neglectful brothers suffered from a Selkirk bondage. Dr. Blake's son, Mrs. Granville's son, Geoff Garrett, Tommy Page, and the others, too, openly carried on with the shop-girls. The shoppies from Selkirk's sometimes insisted upon a parade in public places with their admirers, made good their claim to dog-cart drives, a trip to London for the pantomime, or other expensive treat beyond the ambition of mere sisters. The young ladies of the Hill well knew about these philanderings of their brothers and friends' brothers. The young men had a most dreadful expression: All right. "I say. Is Lottie"—or Florrie, as the case might be—"is Lottie all right? I wish you'd tell me, because I don't want to waste my time. Is she all right?" It may be surmised that—from the point of view of strictest propriety—all right meant all wrong.

The high-spirited young ladies of the Hill knew also of this odious phrase, and used it, amongst themselves, aptly and effectively.

"Oh, my dear," said one of them, after the Tennis Club ball, "don't talk about my sitting out with Captain Biddulph! I had to ask him to conduct me to my mamma. He went on as though he was under the impression that I was 'All right.'"

Then the Hill young ladies giggled for ten minutes. Amongst themselves they were great gigglers.

The Hill Rise young men—the sons of the widows especially—were born loafers. They seemed lazily but supremely

content to loaf through life: they wished they were immortal and could go on loafing forever.

Their parents felt that there might be a loss of prestige, but there would certainly be a great economical gain if they would go away and work—even at common trades. But they never did work of any kind. For this reason they were debarred from entering the army or navy—because of the examinations. They rarely tried—they always failed, to pass an examination. Sometimes, when one of them loafed into difficulties,—entanglement of small debts, excessive conviviality, altercations with the local police, etc.,—Hill Rise made a gigantic effort and packed him off to the other side of the world—Australian sheep-walk, California garden, Canadian ranche,—the farther away the better. But, before you could look around, he was back again. “I have arrived,” he wrote from the distant goal, “though have not yet shaken down. I cannot say I am eaten up with this place, in spite of all their gas about it.” Then, ere his comrades had fairly missed him, he once more joined their ranks.

“Who do you think I met just now coming out of the White Hart? Old Val! Yes—looking as fit as a fiddle—and jolly glad, he said, to be safe home in dear old Medford.”

They loved Medford. Away from it they pined; nostalgic longings made them restless and uneasy even during the course of a day in London, and they found it painful to wait for the appointed return train. It was never the last train of all. When safe in Medford they felt at peace: time and the years could not touch them; the long, useful, loafing days glided by and there was no need to count them.

In heart and mind they never grew up. They were young men always—with the boyish immature thoughts unchanged, the youthful foolish cravings never satiated. The very young men played games—golf, cricket, lawn tennis, even croquet. The older young men watched the games. They had not become weary of games. Only laziness made them onlookers rather than performers. But for the fag of the thing, they would have been willing to spin tops or blow soap-bubbles. When it came to loafing they were all one—old and young—boys together.

Thus, indolent, good-natured Mr. Vincent of Hill House—the prince of the loafers—was getting on for thirty. Mr. Page and Mr. Granville were under twenty. Mr. Lardner,—of the puffy, white face,—who had thrice suffered eclipse in a home for young gentlemen who take too much whiskey and soda, was forty. Yet his diurnal bliss was unabated as with slow footsteps he sauntered towards the railway station to procure an illustrated sporting paper, paused as of yore at the familiar corner in High Street to wave his hat to the upper window where Selkirk's work-girls stood grinning, or sat himself down in the railway refreshment-room and gulped his favourite beverage. Mr. Ridgworth was nearer fifty than forty; he was red and fat and bald; he knew the meaning of gout and rheumatism; and yet, at sight of two well-powdered, drab-complexioned, draggle-tailed chorus girls of a Z company newly arrived, he would start from the tobacconist's counter against which he had been lolling and sally forth in pursuit with all the keenness of callow youth for the stale old cheese.

"Marked 'em down," he would report, when in half an hour he returned to the tobacco shop to resume his chat with the tobacconist and another lolling customer. "Marked 'em down to their diggin's—No. 3 Bridge Terrace. I don't say they're all right. That I can't say. But," added Mr. Ridgworth, who was old enough to know so very much better, "but I mean to follow it up. Let's you and I go to the theatre this evening—eh, dear boy?"

They used the tobacconist's shop almost as a club, and preferred it to the real club on the other side of the street. This was, in fact, a dingy, uninviting mansion. The plate-glass windows were suggestive of the tanks in an aquarium; the brown-metal gauze across the lower part of each window looked like the water in the tank; and the club members were just like stupid old fish coming against the glass while you watched. No, the young bloods did not bother themselves to belong to this stupid tankish establishment. Rudd, the tobacconist, and the White Hart Hotel were the clubs for them.

Between Rudd's and the hotel they had the very best part.

of High Street to stroll through. Here they were indeed cocks of the walk; the Medford constabulary saluted them; male shop assistants staring out of shops admired and studied the tilt of their straw hats, the cut of their flannel trousers, the colour of their ties and washing waistcoats; while shop proprietors on doorsteps respectfully, sycophantically greeted them: "Good-morning, sir"; "Fine morning, sir"; "I hope I see you well, Mr. Granville," etc.

In the reverential greeting of High Street and its curtly condescending acknowledgment, one could measure all the social gulf between the Hill and the town.

But at the White Hart these sons of the Hill were content—from ancient usage and customs—to narrow the dividing distance; and in billiard-room and bar-parlour would meet the more important townsmen and hold commune with them in a patronisingly friendly manner.

The White Hart was the best, the only real, hotel in Medford. It was an old, spacious house, very slightly modernised. On either side of the pillared porch there were white posts and chains to protect the shrubs that stood in green tubs; there were flower-boxes to all the windows on the ground floor, and the pavement was formed of queer little stones instead of the usual flags, in order to show that from time immemorial it had belonged, and did now belong, to the White Hart and not to the public. At one end of the house there was a modern bar, with a separate entrance to the street, and a grand terra-cotta front; but above this new ornamental work the musty old bedrooms were unchanged.

The fine old panelled hall, the broad staircase and passages were dark and gloomy even at high noon, but behind the hall there was a better lit, glass-screened bar-parlour or landlord's office: a most pleasant lounging place, if one had the freedom of it—with, moreover, some delightful small inner rooms, from which the two Misses Drake, Ethel and Mildred, daughters of mine host Bob Drake, would emerge to supplement and aid Miss Granger, the manageress. Here, in the bar-parlour, were issued orders to the stable-yard; here were set on slate and transferred to ledger bookings of flies; here

bills for bed and board, dinners and luncheons were hastily made out, etc., etc. When the young men came in here, they felt it was like going behind the scenes of the hotel. They knew they must be in the way, and that made it the more pleasant.

"Thank you, Mr. Padfield, if you'll get off of those books you are sitting on, I'll enter this account. . . . Let you help me? No, thanks. . . . Oh, go along, do. . . . Yes, I dare say."

The loafing sons of the Hill would wander from the hotel proper—when Miss Granger, Ethel, and Milly began to pall—and through devious passages, and a service door that bore in white paint the word "Private," admit themselves to the modern bar; and, if it was empty, would chaff and rag the younger barmaid.

Visitors, tumbled from the sky apparently, thought all these lounging young men were the idle, noisy sons or nephews of mine host. They thought, too, that Mr. Drake must be both a very kind and a very foolish man to encourage so much idleness. But did it matter what they thought—*infernal outsiders*?

Staying visitors were few—"bagmen" chiefly, with aimless wanderers who did not know what they had come for, and Americans carrying guidebooks, piously determined to see every town in England before they went home again. There was no thriving business here, and yet the White Hart seemed to be a paying concern. Anyhow, it had been going for two hundred years: it could hardly stop going now. Profit, perhaps, came from the incredible number of whiskeys and sodas absorbed by its regular patrons; from auctions which were often held on the premises, as well as political meetings and dinners; and from the large room upstairs which was used always by the Medford Ancient Lodge of Freemasons, No. 3215.

Behind the house there was a garden with well-filled herbaceous borders, a basin for water-lilies and gold-fish, a sundial, bowling green—and the river, with a rotten old landing stage, a crazy skiff, and a leaking punt; in which, if you were mad, you might adventure upon the muddy, sluggish stream.

It was said that the Misses Drake did so adventure, by moonlight, with banjo and escort.

The Hill Rise young men, supported by Mr. Vincent of Hill House, on summer afternoons, would condescend to drink whiskey and soda in the garden with representatives of the town, and sometimes with them play a game of bowls. Mr. Crunden, the retired builder, bowled above the average. Mr. Dowling, the architect, was a flashy but inaccurate player. Alderman Hopkins was passionately fond of this sedate sport, and might be relied on to deliver a useful if not brilliant bowl. Charles, the headwaiter, bringing out the drinks, now and then was called on to make up the party, while the billiard-marker, playing some young ass in a stuffy billiard-room, would peer out of the window and envy the bowlers.

Charles looked all right in the dark coffee-room, but most lamentable in the sunlight on the lawn. His white shirt was frayed and soup-stained; his black trousers were patched and threadbare; his black coat was shiny and greasy from long wear. When chaffed about his clothes, Charles ever had a ready, good-humoured retort.

“Disgrace, are they?” said Charles to Mr. Tommy Page. “Well, that’s a disgrace you young gentlemen might rectify. I’m not too proud to accept of an old dress-suit from any of you—or I’ll buy one from you. I’ll give you a better price than old Gregory—down Water Lane. *Verb sap.* I ain’t joking,” said Charles good-humouredly.

After this friendly manner, Mr. Jack Vincent one drowsy summer afternoon played bowls with two townsmen. Mr. Jack was, as it were, the prince and chieftain of all the loafers, and yet was not truly of their organised band. When he appeared, all tacitly admitted his overlordship. He was above them really, not of them. Hill Rise could not claim him, and Medford could not always retain him. He had been much away—amateur soldiering, sojourn in London, Continental travel even,—but now it seemed that he was home for good, settling down, putting on flesh, growing more and more languid. He took no exercise beyond riding his horses—or, Sir John’s horses,—and all female Medford peeped forth

and admired him as he rode by. He was greatly admired by the ladies.

He was as fine a big, indolent young man as you could wish to see. Dark and sleek of hair, with small moustache and lazily kind blue eyes, he had a pleasant, easy manner with all the world. In this respect he was markedly different from his companions: they could condescend and be pleasant enough when it suited their convenience, but he constantly gave one the idea that Hill and Town were all the same to him, that social distinctions were rubbish, that one man was as good as another until he proved worse—and so on. That was the impression of his secret thought that he often conveyed by his affability.

With his straw hat tilted over his nose, hands in the pockets of his blue flannel jacket, he strolled by the hotel sun-dial, while the bees drowsily buzzed among the flowers, and the occasional pop of a cork, or the click of billiard balls, or the rattle of wheels on the river bridge, were the only harsh sounds to disturb the lazy peace of the White Hart garden.

Presently Mr. Dowling, the architect and surveyor, came down the path and made bold to challenge him.

“Good-afternoon, Mr. Vincent. Will you give me a game at the bowls?”

“Have a drink,” said Mr. Vincent; “that’s less trouble.”

“Well, I don’t as a rule drink between meals, but I *will* join you. It is uncommonly warm to-day. I’ll go and fetch Charles.”

“Oh, don’t do that,” said Mr. Vincent, as though unwilling to see any one exert himself needlessly. “Give a shout for him. D’you mind? . . . Just shout again. . . . Well done. He’ll hear that.”

And Charles came out, received the order, and soon returned with his little tray and glasses.

“I wouldn’t mind playing a four,” said Mr. Vincent. “Do you mind playing, Charles? . . . That’s a sportsman, Charles—as you always are. . . . But who’ll make us up? No, we shan’t be able to play, because we haven’t got a fourth.”

"Don't say that, sir," said Charles. "I see Mr. Crunden on the stairs just now, carrying up some of the Masonic furniture to the lodge-room—it's lodge night. I believe Mr. Crunden would play, sir."

"Then go and ask him."

"I don't scarcely like to," said Charles. "He might think it a liberty, coming from me—and he takes one up so short, Mr. Crunden does."

"Then, would you mind?" said Mr. Jack, languidly appealing to Mr. Dowling. "You ask him."

"*You* ask him," said Mr. Dowling. "He'll be pleased with the compliment of *you* asking him, and he'll come. If *I* ask him, he'll very likely say no."

Thus urged into action, Mr. Jack languidly strolled back to the house, and, standing on the gravel terrace outside the coffee-room, shouted upwards to one of the big windows on the first floor.

"Brother Crunden! You up there? Brother Crunden!"

"Well, what is it?" and Hedgehog Crunden showed his grey head beneath the raised sash.

"D'y you mind coming down and making us up? Want to play a foursome—at bowls."

Mr. Crunden gave a grunt, scratched his short grey beard, and hesitated.

"You and I against Charles and Brother Dowling. That ought to be a pretty good match."

"Well," and Mr. Crunden grunted again, "I'm agreeable."

There was nothing very agreeable in his tone or aspect; he merely meant, of course, that he would comply with the request for his company.

The sides were constituted as Mr. Jack Vincent had suggested, and a coin was at once spun into the air.

"Arf a moment," said Charles, "before we begin—a bob a corner, I suppose."

"I do not care to bet," said old Crunden sternly.

"All right," said Jack Vincent, "I'll carry you."

"I prefer not to bet either," said Mr. Dowling.

"Very good," said Charles; "I'll carry you." And he turned

to Jack: "That's half a dollar for you or me now hanging on this contest."

Then the little friendly game began.

When the pastime of bowls was exhausted, Mr. Vincent, summoning all his energy, prepared to go slowly homeward. But ere he shook himself free from the White Hart he looked in at the modern saloon bar.

This was a lavishly decorated and upholstered apartment, upon which "mine host"—as the local newspaper never failed to call Mr. Drake—had spared no cost. He had made up his mind to do it in tip-top style and obtain something up-to-date, A1 London standard. It almost dazzled one by its flash and glitter—absolutely no stint in carved mahogany, marble slabs, bevelled looking-glass, nickel fittings, tessellated pavement, mosaic wall-panels, frescoed ceiling, red-leather divan, etc.

"I say to you, Mr. Drake," declared Alderman Hopkins, on an informal visit of inspection, "you have given us something that is a credit to you and a credit to the town."

The only person who perhaps did not entirely approve was Mr. Dowling, the architect. His professional advice had not been asked, and at first he looked on these metropolitan splendours with a prejudiced eye. However, Mr. Drake—mine tactful host—took an early opportunity of putting himself straight with Mr. Dowling.

"I haven't come worrying you over this," said Bob Drake, "because it isn't, strictly speaking, an architect's job. Beneath you—no real art in it. Just a catch-penny trick-out that these London firms supply by the dozen. But I hope I need not say no slight intended to be passed on a brother mason and townsman. No, sir; if I ever rebuild the hotel, there is only one man in England I shall go to for the design—and that is Mr. Dowling."

"Say no more, Mr. Drake. I own I *was* just a wee bit hurt by being left out in the cold. But what you have just said removes any little soreness—and is a very handsome compliment."

"Your due, Mr. Dowling."

Mr. Drake, it may be added, did not intend, and never had intended, to rebuild the White Hart.

Jessie Barter, the junior barmaid, was quite young and new to her work. She had been in Selkirk's, the draper's, until an unpleasantness had occurred, and then she was "called to the Bar." That was a joke of the young gentlemen. The real bar-governor was stout Emily, a big, jolly woman of forty-five or more, who came on duly late in the afternoon, and who could manage a crowd and maintain discipline. She wore black silk at night, whereas Jessie, her junior, wore a stuff-gown. The young men always asked Jessie when she was going to take silk, but she did not understand what they meant.

In general company she seemed afraid of the gentlemen's jokes, not knowing when they would go too far. She was quite devoid of repartee. She liked an empty saloon, and to sit on her stool reading her *Mignonette* novel. If a gentleman came in then, she would find something to say for herself.

Big Emily was a thorough good sort, and could really keep order. At her age she was ripe for a highly seasoned anecdote, but would stand no nonsense before the girl.

"Now, Mr. Padfield," she would say roundly, "that's enough, please. Moderate your tongue kindly, or go outside and wag it in the street. You'll find some one out there that's fond of dirt."

In this staunch manner she guarded the young lady under her chaperonage, and prevented indecorous conversation from reaching those youthful ears. She never relaxed her care, although privily she held a poor opinion of Jessie, and had already detected her to be rather a little puss.

Auburn-haired Jessie was all alone with her paper novel now, when Mr. Jack entered through the service door. She laid aside the pamphlet and looked up with a smile.

"What," said Jessie, rising, "can I give you?"

"You can give me a kiss," said Mr. Vincent.

"Oh, you shall have *that*. But I mean what d'you want to drink? Scotch and soda, as per usual?"

"Well," said Mr. Vincent, "it must be a very small one if I do. My dear Jessie—just a small one."

"Puff, puff, too?" inquired Jessie, as she put the soda-water bottle into the patent cork-extracting machine. "Want a cig? There; I'll light it for you. There. Say ta—

"Now you're happy." And Jessie gave a little laugh. "I wished you to smoke, because—because I've got something to say to you,—Jack."

She was a good-looking girl, slim, and trim of figure in her severe black gown. Her bronze-coloured hair was quite pretty, and grew prettily about her white forehead; her skin was naturally white, and her lips were red and well-shaped; she ought to have been a really attractive girl, but somehow she was spoilt by her rather cold bluish-grey eyes. Perhaps it was in her eyes that large Emily had read the secret of her being at heart a puss.

"Look here, Jack," said Jessie presently, "you don't like me—not as you used to like me, Jack. You know you don't. It makes me very wretched. Yes, it does."

"What nonsense," said Jack, suppressing a yawn. "My dear girl, who could help liking you?"

"You did like me once."

"I do still."

"I wonder!" and Jessie twined her white fingers round the silver-plated lemon-squasher, held her head slightly on one side, smiled, and spoke shyly, slowly, hesitatingly. "Jack, if I was to call on you to prove it?"

"I thought I'd done that."

Jessie flushed, gave the squasher a sharp squeeze, and spoke faster.

"Don't talk foolish, Jack. What I mean is—if I was to ask you to do me a great favour—to help me by doing me a real service."

"Well, I'd do it if I could."

"I wonder—I wonder if you would! You would—certain sure—if you really liked me."

Jack Vincent yawned again.

"What is it, Jessie?"

"Oh, it isn't *now*. But—perhaps—later on—I'll pluck up all my poor little courage and ask you."

"All right;" and Mr. Vincent was on the point of leaving the saloon.

"Jack!" cried Jessie, very reproachfully. "Aren't you going to take your kiss?" And she stretched forward above the liqueur decanters.

"My dear Jessie, I beg your pardon. I don't know what I was thinking about." And he came back and gave her a perfunctory embrace.

CHAPTER III

WHEN Lizzie Crunden left school her father had definitely retired from business. It had taken a long time to wind up his affairs, to withdraw his capital from bricks and mortar, dispose of his yard, stock in trade, etc., and lapse into private life. But now on Lizzie's return, he had been completely out of business for two months.

He had retired wisely. In Medford the builders' trade had fallen to nothing. The town had settled down sleepily, and seemed content with its present size and importance. There was, in fact, no possibility of continued expansion. All the open ground had been covered with the modern red-brick villas. No more ground was available. There were left only the Crown woods and common, and my Lady Haddenham's land ; and these, it went without saying, would never be available for building enterprises. Any chance big job, such as the new wing to Wace's brewery, or Selkirk's domed halls, always went to some interloping London firm. It was the hour to stop work, fold your hands, and sit tight on your savings.

Lizzie, on this last return from Eastbourne, found some slight changes at King's Cottage. Nearly all tokens of an office had gone from the big room ; the brass plate had been taken from the outer door, and the screw-holes had been plugged and retouched with paint in so good and workmanlike a manner that no stranger could guess the plate had ever been there. Lizzie's bedroom was newly and prettily painted and papered ; and poor mamma's never-used drawing-room was bare and empty. Mr. Crunden had sold all the carefully chosen furniture to Councillor Holland, of Holland Brothers, in Bridge Street. It reminded him too painfully of the gentle, kindly helpmate he had lost.

“You see, Liz, what I meant. I couldn't have borne it—

to come into the room and find all the things the same—and her gone. I haven't been in—not twice in these four years. It'll be your room now, Lizzie, and it shall be done to *your* taste."

But Lizzie was in no hurry—always put off the consideration of a fresh furnishing scheme, and the room remained empty.

He was proud of his daughter, and he asked her quite seriously if the house was good enough for her.

"I am well-to-do. I can afford a better house—a much better house—if you wish it."

"Oh, no," cried Lizzie. "I wouldn't live anywhere else for worlds."

"Wouldn't you, my dear? Well, I do like the old place myself."

He was obviously gratified by receiving this assurance that King's Cottage was not only good enough for him but good enough for his well-educated daughter.

Then, tentatively, he proposed that some well-educated matron or spinster should be engaged as lady-companion for Lizzie.

"I have been thinking of it, Liz. Doesn't it seem to you the right thing? I mean a real lady—like Miss Blackburn, if she was free—not to *teach* you, my dear, but to live here with us and go out for walks with you."

But Lizzie said no most emphatically, and papa seemed once more gratified, and immensely relieved. Nevertheless, he conscientiously argued the question.

"Sure it doesn't seem *right* to you?"

"Right to have some stupid stranger always between us! Oh, dad, it would be simply odious. You would hate it as much as I should."

"My dear," said Mr. Crunden at last, "I should abominate it. But I'd gladly support anything that was right and proper for *your* sake."

Lizzie's bright eyes filled with tears as, linking her arm in her father's, she walked with him in the old garden and talked with him thus. The garden was no longer a wilderness; trees had been severely pruned, the grass was shorn, new gravel

was on the trim paths, and flowers were coming on nicely in the now weedless beds and border. The summerhouse was gay, and a trifle sticky with new paint and varnish.

"I have spent a tidy bit of money out here in getting it shipshape for you, Lizzie. Cleared away all those old shanties," and he pointed to the spot where the greenhouse and potting-shed used to stand, or rather to recline, against the garden wall. "I wanted the garden neat and natty for you, Liz."

"You dear, kind old dad;" and Lizzie squeezed his arm; and, while he told her about the gardeners whom he had employed, she glanced at him with a tender and loving studiousness.

"Not understanding garden work, I was at sea with them—three lazy, hulking dogs from Bradshaw's,—and I believe they imposed upon me. But I don't grudge it, Lizzie, if you are pleased."

"Very, very, very pleased, father."

She was pleased with his affectionate thought for her happiness, shown again in this as in everything else that he said; and she was most grateful. Yet truly she would have been glad to lose this strange garden and recover the old garden of her youth. She had promised herself long hours of novel-reading and day-dreaming in the wilderness of her childhood's dreams.

Glancing at him, she noticed an increased greyness in his beard, and white hairs that were new in the hair on his temples. He looked older now that he had ceased working. He still wore a grey, workmanlike suit, but it was perhaps of a superior material than in the past, and there was no sawdust or brickdust on it. The blue-linen shirt and collar were an innovation, and his watchguard was a leather strap with a little silver buckle instead of the thin steel chain that she remembered all her life.

It must have been a good school at Eastbourne—because with all the high-class learning there imparted they had never taught her to be ashamed of her father. She would not have changed him for the most ornamental father out of all her romantic novels.

Mrs. Price, throughout Lizzie's first evening at home, was altogether cousinly—the affectionate, staunch relative of the Crunden family. Her honest, wrinkled face beamed with welcoming joy; she called Miss Crunden "my pet," flung her arms about her, kissed and hugged her.

"Oh, my pet—it does seem good to have you back for to stay this time! And, oh, my pet, to see you so fine-grown—such a tall, beautiful young lady, and yet for to know that you're glad to see your poor old Pricey!"

Indeed Lizzie was glad to see her, and to feel the warmth of this humble old cousin's welcome.

"A *grand* young lady you do look," said Mrs. Price, retiring a few paces in order the better to admire the general and combined effect of face, figure, costume. "There'll be heads turning round all along High Street, Lizzie dear, when you go down for the shopping."

But next morning every mark of cousinship had vanished. Mrs. Price entered the parlour where Lizzie was sitting as the cook-housekeeper, and nothing more. Grey, demure, solemnly respectful, she laid down on the table a little pile of tradesmen's books with a tin box full of labelled keys, and folded her kind old hands.

"Miss Lizzie—Miss," said Mrs. Price, as though reciting a lesson, "I have brought the week's books which I kep' back on Saturday to have in readiness—and you will find there the most of the keys. The linen cupboard, owing to a mistake of Mary's, is not yet made up to the full strength as I should wish to hand it over to you. Mr. Crunden has said he supposes now it will be late dinner, and you would name the hour. He said that must be for you to decide. He will lunch hearty, and for him the late dinner will be in place of his supper. Of a morning, would you wish me to come in here for the orders or would you come out to the kitchen?"

Lizzie at first had not understood, but now it was plain that Mrs. Price's recitation conveyed the formal giving-over of supreme command.

"No, no," said Lizzie; "I couldn't. No, Pricey, you old dear, I leave it all to you."

Mrs. Price was frankly delighted. She had always loved

her Lizzie, and now she adored her. Her hands trembled and the keys clanked in the tin box as she gathered up the insignia of domestic office.

"Not look at the books, even? Won't you, dear? Well, they are a lot of bother, and they'll be there for you to look at any time you choose. I'll not take liberties, Lizzie dear—Miss Lizzie, as I shall say henceforth—and not forget that you are the mistress of the house, though you trust me to manage it for you."

So the household was conducted as of old by Mrs. Price, with Mary the maid—successor to Jane—and Mrs. Gates, the charwoman, wife of an old employee of Mr. Crunden's, who came in every day. There was no fashionable modish upheaval or introduction of tip-top society methods in honour of the highly educated, prettily dressed, altogether ladylike, young mistress.

Mr. Crunden gave his daughter a substantial dress allowance, and begged her to dress handsomely. On more than one occasion he reminded her that, although he was no longer a money-earning man, there was no need for excessive economy. "Don't grudge yourself, Liz. If I seem to make a poor mouth sometimes, it's just old habit—but don't believe it. I'm well-to-do. I'm quite well-to-do." That was a favourite expression of his when he spoke of money. He took interest in all new hats and dresses, and once or twice showed that he had scanned the shop windows by offering a suggestion.

"At Selkirk's to-day, Lizzie," he said, thoughtfully scratching his beard, "I noticed a very natty, stylish, fashionable hat."

"Dad," said Lizzie, smiling, "how do you come to know whether it was fashionable or not?"

"I judge that by many signs," said Mr. Crunden, with the utmost seriousness. "For one thing, it was put forward in the window, and the card said, '*Straight from Paris.*' I think that hat would suit you, Lizzie."

"What was it like, father?"

"Well, my dear, I should say full-size—quite large and handsome;" and Mr. Crunden bent his grey brows as he sought for appropriate words. "Orange colour—the main

part. And purple in the bows and *et ceteras*. There was a bird, too—what I judged to be a humming-bird or paradise—with roses—and other flowers—and some fruit. I think there was a couple of bunches of grapes or cherries—and—”

“Father!” interrupted Lizzie, “How much? That must be too much for *any* hat.”

“Too much?” echoed Mr. Crunden, not grasping what his daughter meant. “I can’t say what they were asking for it. There was no ticket. But do not grudge the price, Lizzie, if you wish the hat.”

She did not buy the bird of paradise and its *et ceteras*, but in due course and season she secured other and less generously furnished hats or toques from Selkirk’s fascinating windows; and her father was well satisfied with the result of her unprompted taste. In the town, when he saw her, he looked at her critically—and then swelled with pride. She was as much the lady as any one from Hill Rise. While wearing his ordinary clothes he would not talk to her or walk with her in the town, but he loved much—on receipt of sufficient warning—to dress in his best and escort her to the Church of St. Barnabas, the sale of work at the Town Hall, the athletic sports of the Medford Volunteer Battalion, or merely to sit by her side during a quiet country drive in a one-horse landau from the White Hart livery stables.

Once at least in each year he took her away for a pleasure tour. Dr. Blake, the eminent physician of Hill Rise, had told him that the air of Medford was enervating for youth. “I send all my young ladies for a change of air—one month out of every twelve,” said Dr. Blake. “Any other air, you know; *different* air—that is the point.” Mr. and Miss Crunden visited Cornwall, the English lake district, the seaside and inland watering places, and stayed in brief state at the very best hotels. Mr. Crunden, wearing a black frockcoat at *table d’hôte*, was unusually solemn and silent. Like a mother, after the luxurious meal, he would watch over his daughter in gaudy reading-rooms, noisy hotel lounges, where a band of music deafened and annoyed him; or in the big *salon* where a corpulent conjuror produced bowls of goldfish from the wings and tails of his dress-suit, while the conjuror’s wife sat by

the *salon* with a plate which bore one of the conjuror's real half-crowns and into which the departing audience, not taking the hint, dropped sixpences. After such an entertainment Mr. Crunden parted with his daughter at the foot of the grand staircase, kissed her, blessed her in a gruff whisper—"Good-night, and God bless you, my dear!"—and then with alacrity stamped off to the hotel smoking-room, silently to smoke the pipe for which he had been craving ever since dinner.

On these holiday trips he was at once shrewd and simple, refusing to be "diddled," as he termed it, by extortionate fly-drivers, guides, and itinerant curio-dealers, but giving bravely in largesse to hall porters, headwaiters, and railway guards who flattered him by obsequious attention.

He was chary of converse with fellow-travellers, although gratified by the chattiness of undoubted ladies and gentlemen freely exchanging small talk with his grey-eyed, brown-haired, graceful companion. For the most part he preserved silence; but when urbanely forced into speech, he exhibited a natural common-sense that was well accepted by polite listeners. It was only when unexpectedly he became of a sudden too much interested in a discussion that he made a less favourable impression.

So it was, unfortunately, at the general table of a west country inn, when the assembled guests talked about building—of all things in the world. Every one had been to see the showplace of the neighbourhood, an ancient, ruined castle; and now a visitor, full of culture and curious lore, was pompously condemning the errors of the penny guidebook. Then Mr. Crunden became too much interested. The whole fabric, said the learned visitor, was of earlier date than that assigned. It was a composite construction giving plain evidence of varied historic epochs. The gate and outer hall were Saxon on a Roman foundation; the inner court was Norman; of a later date, but also clearly Norman, was the octagonal brick tower, with the brick-faced hall.

"Stuff," said Mr. Crunden.

"I beg your pardon," asked the gentleman; "what did you say?"

“Stuff!” said Mr. Crunden loudly and warmly. “I said stuff to all the tale you’ve been telling us. Not a course of that brickwork is older than Henry Seven or Henry Eight—I can judge that by a dozen different signs. To anybody who has the knowledge, it’s as plain as the nose on your face.”

“Father,” whispered Lizzie, shyly, pulling the sleeve of his black frockcoat.

“Let me be, my girl,” said Mr. Crunden sternly; “I know what I’m talking about.”

Home again at King’s Cottage after the holiday, it was pretty to see Lizzie taking up the quiet, humdrum home life, devoting herself to her father, trying to help him with his correspondence, suiting all her hours to his. At home there was no late dinner—they kept that fashionable custom for the holidays. Lizzie understood that papa’s habits, founded in the dim past, were so firmly established that he would feel discomfort if he broke them.

He must breakfast early—eight o’clock at the latest. Then he went for his first walk. This was the hour when he used to look in at the yard, and then trudge round and inspect all work in progress. It was a settled habit. Wet or fine was all one; he could not have remained indoors between nine and half-past ten. His second and longer walk was at two o’clock, immediately after dinner.

In the morning, from about eleven, he sat at home—as of old—in the room that had been his office. It was a pleasant enough hall sitting-room now. The red-bound ledgers, etc., had disappeared from Mr. Crunden’s bureau; a Chippendale cabinet had been brought in for balance and ornament, and the late Mrs. Crunden’s blue china looked well behind the latticed glass; on the broad mantelpiece there were only vases and Mr. Crunden’s tobacco jar—no sample tiles, parquetry blocks, and bath taps now. Two engravings of Medford Bridge and Hill, as painted in the year 1817, now occupied the space where auction bills used to hang and flutter. Glazed drain-pipes, model plumbing devices, and pattern bell-pushes had all been banished, and the daïs or raised floor of the large bay window was now clear of all the wallpaper books,

rolls, and cuttings that used once to fill it. In the window recess there was now a black oak table with a large bowl of flowers, and a comfortable chair for Lizzie to sit in and look out at the local aristocrats going up or down Hill Rise, while father was amusing himself with his papers and letters.

Here in the past, from eleven to one, he used to polish off his correspondence, frame tenders, make out accounts—in fact, transact his business. And now he made for himself dilettante business. He had endless and innumerable trade-lists sent to him still, and he went through them thoroughly, *en amateur*. If in a list there was anything new and startling, he would take up pen and write: “Touching those Ajax revolving cowls you advertise on P. 24 of catalogue just to hand, would say that although retired am interested in such problems. . . . Should be glad, therefore, if, without trouble, you could give me some further information. . . . Do you find your Ajax to revolve and stop down-draught where lofty trees screen roof and chimney stack?” Then, of course, Blank & Co. snowed him up with cowl-literature.

He studiously read such journals as *The Architect* and *The Builder*, and had appeared in the print of both. A modest little piece of authorship would keep him busy for two or three mornings.

“*To the Editor.* Sir: With regard to ridge slates, and ‘Sceptic’s’ retort *re* water finding its way into the joints: as a very old hand I suggest you will not yet do better than employ lead-flashings; and if you wish to give an extra fillet to the whole weather corner, you can . . .” etc., etc.

Then Miss Lizzie received papa’s much-corrected MS. and fair-copied it with her ladylike handwriting, and only very rarely slipped in the transcription. It was in this very letter that she slipped badly. Something had distracted her. Hill Rise had drawn her gaze. A sound of horses’ feet perhaps caused her to look up, and she had watched Mr. Jack Vincent ride home to Hill House on his prancing bay. Anyhow, she made her dreadful mistake of putting “fillip” for “fillet.”

The editor allowed it to pass. “If you wish to give an extra fillip to the corner”—no sense at all—gibberish!

Mr. Crunden was deeply mortified, but not unkind to Lizzie apologising profusely.

"Don't speak of it again. Let's forget it. I want to forget it. . . . I dare say no one will notice."

And no one did.

One day was very like another, and when that can be said of days, months soon roll themselves into years. Sheltered by the thick old walls of King's Cottage, time seemed to stand still, and yet it glided away.

When papa took his second walk, Lizzie usually took her first. In the springtime and early summer she was languid, and averse to the long tramps across the common which Dr. Blake prescribed for all young ladies who consulted him. She would go out with a novel from Mr. Mees's circulating library in Bridge Street, stroll up to the woods, and there, on bench or bank, languidly rest and read.

Upon a bright May afternoon, as she strolled upward, Hill Rise might have been a real hill, a mountain almost—she felt so languid. Hill Rise was looking its best; the laburnums and chestnut trees were in full-bloom; sun-blinds were out at Nos. 6 and 8; this spring Mr. Abinger had been lavish with new paint, pointing, and colour-washing on behalf of the Countess Dowager. Seen behind the fresh green of the foliage, every house looked spic-and-span and smart and clean, as well as imposing and aristocratic.

Out of No. 12 came Miss Granville and Miss Page, faintly pattering on rubber shoes, talking, laughing, swinging their tennis rackets, as they hastened to the club grounds. They stared hard at Lizzie as a town girl, who did not please them for walking up Hill Rise in a burnt straw hat and blue dress which they would not have been ashamed to wear themselves.

"That girl fancies herself," said Miss Page to Miss Granville. "I talked to her at the Hospital Bazaar, but I suppose she doesn't expect I'm going to nod to her ever afterwards."

"What next?" said Miss Granville. And they tossed their heads and laughed as they went in at the club wicket.

Out of No. 11 came Admiral Lardner, red-faced, snowy-

pated, carrying a heavy croquet mallet. He was very old, and short-sighted evidently, because he doffed his high helmet to Lizzie, mistaking her for a Hill Rise girl.

Out of No. 15, where the two hired broughams were waiting, came a whole luncheon party—the eldest Miss Vigor, the Vicar of St. Barnabas, Mr. and Mrs. Garrett, and Mrs. Padfield, a wonderful old dame in party costume with vast black bonnet, lace shawl, and purple velvet skirts. They all stared at Lizzie. Opposite the white gate of Hill House she paused before turning into the footpath which runs between Sir John's garden wall and Lady Haddingham's meadows, and leads you to the stile that gives entrance—for all well-behaved persons—to the Crown woods.

A gardener, in a noble, leisurely manner, was sweeping the smoothly rolled gravel of Sir John's carriage drive; the broad grass border had been made like striped green velvet by the passage to and fro of the pony-drawn mowing machine; rhododendrons in bloom were flaming red patches between big conifers—those tall and stately sentinels guarding the approach to the white house which, though so near, was hidden from the prying eyes of the public. A peep into the outer splendour, and no more, could be obtained here by respectful townsfolk. They must wait for one of Lady Vincent's charitable fêtes, or church-fund garden parties, before they would be able to pry any further. Then for a shilling in advance, or eighteenpence on the day, they might go in boldly and see all that there was to be seen.

As Lizzie, pausing, took her peep, there came the sound of four iron shoes upon the gravel. A horse coming down the drive! She turned abruptly, hurried, almost ran, along the footpath; and then paused again, and from the shadow beneath the garden wall looked back to the sunlit road.

A little girl trotted from the lodge or gardener's cottage, held the gate open, and Lizzie, breathless after her short flight, pressing a hand on her side to still the beating of her heart, saw Mr. Jack Vincent, in white breeches and brown boots, ride out on a beautiful grey horse.

Languidly she strolled on, and then, once again pausing, gazed across the meadows at the sacred precincts of the

Tennis Club. There were high nets and wire fences to hold in the bouncing tennis balls; the sunshine glittered on the red tiles and golden vane of the club pavilion; men and girls were lounging in the cool veranda; voices of energetic tennis players rang out cheerily as they called the game; there were wicker chairs with red cushions, there were tent umbrellas furled and unfurled; there was sunlight, laughter, fun—it seemed a happy meeting-ground for gay, light-hearted people. Presently, while she watched, the white breeches and brown boots of Mr. Vincent reappeared. He had come riding through another promptly opened gate, and, sitting at ease upon his horse, was observing the skill or blunders of some ardent croquet-players.

The club ground was, of course, open to members only. But the woods were open to all the world; and to-day the woods were lovely. The sweet-smelling hawthorns were like trees after a snowstorm; beneath the slender beeches the ground was a carpet of flowers; primroses, violets, bluebells drove one back to the grass tracks for fear one should tread on them. Butterflies hovered above shafts of rainbow light; birds sang, and from a distance came the lowing of cattle in the fields by the river.

Lizzie sat on a dry bank, and read and mused and dreamed. The woods might have belonged to her, or to the birds, instead of to the Sovereign. No one came to disturb her. When she roused herself and looked at her new watch, she was surprised. The giver of the watch—papa—would be expecting her at the tea-table.

As she reached the stile, she put her hand to her side again and drew long, deep breaths. All the afternoon she had been weaving her silly dreams, and now she was dreaming still of quite impossible things.

Meanwhile Mr. Crunden, walking about the town as was his wont, had contrived to fill in the hours without suffering from ennui. He looked at the same objects every day, and yet they always interested him.

There was the Town Hall which had cost him his seat on the Council. It was a monstrously pretentious edifice: a

fine example of that style of architecture which is technically known as "streaky bacon"—red brick to represent the lean, white stone for the fat—and "Hedgehog Crunden" looked at it almost every day with unutterable, wide-reaching contempt. Sevenpence in the pound added to the rates for *that!*

There were all the houses—scattered and in compact rows—which he had built for others, or for himself as a speculation, to be sold as soon as finished to any one who would buy. He looked at them long and hard, and each had its story—its intensely interesting story—to tell him. He had been lucky in nearly all his ventures; but some houses had gone off quickly, while others had hung on hand, keeping him awake at night before he got rid of them. Now he was clear of brick and mortar investments, all his money safe out of such precarious property, with only good, well-secured ground rents and sound stocks and shares to lie thinking about when he could not sleep.

He used to stand at corners steadily examining the state of repair of buildings in which he had never held a stake—estimating rentals, or framing schedules of dilapidations, and specifications for putting "the same" in a tenable condition. Thus, mentally busy, he would loiter at the end of a terrace that might well serve as a lesson to all ambitious builders. This River View, as it was called, had been put up by old Selby, once the successful rival of the Crundens. Fifteen solidly built houses which from the first were a dismal failure. Nothing would make people live in River View. Ten out of the fifteen houses were empty; agents' boards hung out like white flags of surrender and disgrace; the town boys broke all the windows; the heavens, spending their fury on roof and gutters, filled the areas with water; and old Selby, a white-haired, shaky scarecrow in threadbare black clothes, passed his days imploring mortgagees for grace, arranging overdrafts with bankers, praying friends and chance acquaintance for a loan to keep up the fire insurance, etc., etc.

Not far from this most ruinous, pitiful River View there was something that Richard Crunden never passed without an almost religious consideration. This was the brick archway that led into his own yard. He had let the deserted yard

to Smithers, the dairyman, who was an unsatisfactory, unsubstantial sort of tenant. Mr. Crunden saw with displeasure the dirty state of the paving, the injurious treatment of the wooden gates and iron hinges; then, dismissing annoyance from his mind, studied the wall with the arch.

It had been built by his father—with his own hands. Dick Crunden had admired it as a boy, and he admired it still, for what it was—an enduring specimen of honest, painstaking, highly-skilled bricklaying. With a curious tenderness and pride he traced the neat lap of the good English bond, alternate rows of stretchers and headers till you reached the fine-gauged work of the arch itself, the close joints, and the beautiful rubbed bricks. He, too, in his time had set the line and used the trowel—learning his trade from the bottom, although his father was a prosperous employer;—and he could understand and appreciate all the great excellence of this monument.

As he walked on again, he would think of the grandson of the arch-builder—of the boy Dick who had failed him. For him work had been made so easy, and yet he would not work. “Bring him back, father, . . . for my sake.”

“No, let him have his lesson.” Hedgehog Crunden could hear the pleading voice, could see the pale tear-stained face of his loved lost wife. She was by his side now, he was walking hand in hand with a ghost, when Mr. Sholto of Hill Rise gave him a patronising nod; and he touched his hat automatically, uttered a mannerless, absent-minded grunt in acknowledgment of the “How do, Crunden?”

With any excuse, however flimsy, he would climb the stairs to the first-floor office of Mr. Dowling, and enjoy a quiet chat with that clever architect and good freemason. To-day he found his excuse in the fact that the ground-floor shop, hitherto occupied by young French the hatter, was empty, with “To let” bills in the windows.

“Well, I am surprised,” said Mr. Crunden—“him coming to grief after opening with all that flourish of trumpets. I thought young French had money behind him.”

“Not a penny, so it seems,” said Mr. Dowling. “I haven’t got to the bottom of it yet——”

“Rogers lost any rent?”

“The half-quarter—no more. Rogers took alarm from something that came to his ears; thought Master French was going to do a bolt. So he pops in a distract, and that, you may say, burst the bubble. Jones paid it off, bought the whole stock, and they began moving it away to High Street four o’clock yesterday.”

“He was an arrogant young ass,” said Mr. Crunden, “French was; but I certainly thought he had money behind him.”

“What I wonder,” said Mr. Dowling, “is who I’m going to have under me next. I wasn’t too fond of the hats, but it may be cheeses and bacon this time.”

“Why don’t you take the shop yourself? Use it for your drawing-clerk, and put all your framed plans on the wall.”

“I only wish I was justified,” said Mr. Dowling, opening his hands in a deprecating gesture. “Things are very lifeless just now—dreadfully little doing.”

Then they discussed the rent of the shop. Rogers, the landlord, always expected to get his sixty pounds a year because of the choice position, close to High Street, close to the market, close to everything.

“Sixty per annum needs a bit of making, Mr. Crunden, as times go.”

Mr. Dowling was a thin man of about fifty, with a shining bald forehead, prominent but mild eyes, and a straggling reddish beard. He and Crunden were old allies who had done much business together. He regretted the happy days when Crunden used to come in warm from the purchase of some odd little “cat-cornered” field, and, putting their heads together, they would work out a scheme for covering the restricted area with the greatest possible number of snug little villas. Now, although there was no business hanging to it, he was always glad of a visit from Mr. Crunden and never failed to greet him cordially.

“I believe you’re right, Mr. Dowling—as to the slackness. I can’t remember the place so stagnant. But, for all that, you don’t require to worry yourself.”

“Well,” said Mr. Dowling, “I suppose I mustn’t complain.

I've much to be thankful for. But, you know, I like to keep moving. I like to be earning, not resting. I like to feel independent."

Mr. Dowling would never starve. Mrs. Dowling, a large and rich-dressed lady, had a modest competence of her own. As the town generally understood, she was far from desiring that Mr. Dowling should feel too independent. She had wooed and won him somewhat late in life; on her side, at least, it was a love match: she believed him to be a dangerously attractive man, and on more than one occasion had allowed the world to note that he possessed in her a jealous guardian as well as a faithful helpmate.

Even now, while the two old friends sat talking, she reminded Mr. Dowling of her loving concern for him.

"Excuse me," he said, when the telephone bell rang. "A message from home, I think." Then, as he stood by the instrument, he added gallantly: "A great comfort being connected with one's home."

Mr. Crunden delicately withdrew to the window and looked down into the quiet sleepy street.

"Is that you, my dear?" asked Mr. Dowling, with the receiver to his ear. "No,"—he continued very blandly.—"I fear that is impossible. . . . Yes, dreadfully pressed to-day. . . . In the thick of my work. . . . I doubt if I can get through it before eight o'clock, but I shall stick to it and try to join you by eight o'clock. . . . Just so. Good-bye, my dear," and Mr. Dowling briskly rang off.

Mr. Crunden, while he looked out of the window, was faintly smiling; but when he turned again and picked up his hat, he was quite grave.

"No, no," said Mr. Dowling. "Don't run away. What were we talking about? Sit down if you're not in a hurry. There was something on the tip of my tongue—but, for the moment, it's gone. It'll come back. It'll come back presently."

CHAPTER IV

SLOWLY Lizzie Crunden was losing her natural gaiety of disposition.

She loved her father, she loved her home; but outside of King's Cottage she had neither friends nor companions. Not one girl friend to confide in, to lean on, to use as a safe reservoir for the discharge of bothering fancies, foolish fears, and all girlish nonsense—she suffered from her isolation.

She was superior in all things to the town girls. When she went to the Town Athletic ground where some of the tradesmen's daughters played games, she was horrified by their vulgarity. "Oh, Lor', oh, Lor'!" they screamed with laughter at the jests of the young men who played with them. They sat upon the dusty grass and contorted themselves. "Erbert, will you be quiet unless you want to see me die o' larfing." Lizzie was disgusted. It really seemed that old Crunden had been too successful in making a lady of her.

The Hill girls considered her immeasurably beneath them. She could find no friends on the Hill. She encountered the Hill girls at charitable bazaars, and then they were patronisingly familiar, and it was: "Come here, Miss Crunden, and buy my embroidered cushion—do, please." "Put into this raffle, Miss Crunden." "Miss Crunden, look at this." But they seemed unable to recall her face, much more her name, when they met her anywhere else. They would only consent to know Miss Crunden in the cause of charity.

Irene Hope, who tried to combine Town and Hill, offered something like friendship; but, too obviously, Irene's friendship was not worth having. Irene was the daughter of Mr. Hope, editor and proprietor of the Medford *Advertiser*. Perhaps the dread power of the press was never better shown than by the acceptance of Miss Hope in the best society; or so Mr. Hope thought. Irene took all the credit to herself. She was

a thin, squirming, large-eyed girl, who treated her hair with soda and marked her eyebrows with patent pencils. She was all sham, right through: voice, manner, thoughts—a tight-laced bundle of affectation. She always spoke of the Hill Rise girls by their Christian names—“Mabel Blake told me—Nell Granville says so,” etc. She took riding lessons with Mr. Bunker the riding-master, and had his photograph in a silver frame on her dressing-table at home.

Visiting Lizzie, she bragged about the Hill Rise Tennis Club, into which institution she had somehow squirmed herself. Lady Haddenham, she told Lizzie, was the patroness; Sir John Vincent was president; Jack Vincent was a vice-president. There were ladies on a committee—the selection committee; but no ladies on the committee of management. It was terribly select, of course. They had to pill candidates connected in any way with trade. These might pass muster on the playing field, but there was the annual ball you had to consider. You could not very well admit them to that—and, of course, membership carried the right to attend the ball and buy three additional tickets.

Not to braggart Irene could one talk of the heroes in one's favourite books, or the splendid shadows in one's favourite dreams. No friend here.

Lizzie thought often of her school friends. Many of these were real ladies, owning papas who had big country houses, and cousins whose papas were baronets or lords. But at school there were no snobbish, painful doubts or difficulties. It was a republic in which each was judged on her merits: you were not called upon to plead forbears or coats of arms in order to obtain justice. No one shunned Lizzie because her father was a builder. Since her schooldays some of these dear, real friends had written to her, but they were scattered far and wide: she had never seen one of them. They wrote affectionately, on the old equal terms; but if they ever came to Medford, they would find that Lizzie was socially impossible, and then they, too, no doubt, would look down on her.

But now, suddenly and unexpectedly, she stood face to face with Sybil Goring, late of the Eastbourne Seminary.

"Lizzie Crunden, don't you remember me? Oh, I am so glad to see you."

This was at the Circulating Library kept by Mr. Mees, in addition to his famous stationery and fancy store. Miss Goring had been invited to Medford by Miss Annendale, and was now staying at No. 17, Hill Rise. As a stranger, she would know nothing of the laws of local society. She rejoiced in this chance meeting with an ancient classmate, prattled freely and affectionately, and at once introduced Lizzie to the proud Miss Annendale.

"Oh, yes, how do you do?" said Miss Annendale graciously. "You live at the white cottage, don't you? So quaint and pretty—I always admire it."

Miss Goring declared that she must, without delay, see dear Lizzie's pretty cottage: she and Miss Annendale would call one afternoon very soon.

"Yes," thought Lizzie, "she won't call. All the way home Miss Annendale will be telling her about me—and about papa. Instead of coming, Sybil will write me a little note to say that there were engagements she had not remembered."

But Miss Goring appeared to have a strong character, and could not be shaken from her purpose, however unconventional. If her hosts explained the nature of the solecism she was bent on committing, she was not frightened. Perhaps, deriving courage from distant cousins with handles to their names, she heard all about the Medford social code, and pooh-poohed its stringent regulations. Anyhow, she came to King's Cottage—and compelled Miss Annendale to come with her.

She was quite unchanged—just the old school Sybil; and she and Lizzie chattered as happily as though they had been back in the schoolroom on a wet half-holiday. She asked innumerable questions; and suddenly, in the midst of laughing reminiscences, this bold Miss Goring abruptly declared that Lizzie ought to belong to the Hill Rise Tennis Club. Miss Annendale must arrange this.

Miss Annendale, startled by the suggestion, began to speak with a drawl. She had been very polite—courteous as a young lady doing district visiting, admiring and praising the cottage, always anxious to put the cottage folk at their ease.

"Oh, yes," said Miss Annendale, drawling, "but would Miss Crunden care to join? Do you play tennis, Miss Crunden?"

"Of course she does," said Sybil; "and of course she'll join. You must arrange it."

To poor Lizzie the suggestion was like the opening of a guarded door, showing a glimpse of paradise—no less. She had no snobbish desire to be a swell, but simply felt a girlish honest wish for amusement in pleasant company. Miss Annendale was being nice and kind to-day; and Lizzie, warmed by unusual kindness, was eager to believe that a new era was beginning. Surely if Miss Annendale and her friends could support Irene, one might venture to hope—and yet? It seemed too much to hope for.

Lizzie told her father of the honour that was to be thrust upon her. Did he object to her being put down as a candidate? It was a very, very nice club, and she would love to be a member. But what did father really think about it? The subscription was two guineas, and there was an entrance fee. But this was the real point—and Lizzie in her excitement entirely failed to force it adequately upon her father's attention: Dared one try to spring in one splendid bound from the parlour of King's Cottage into the wired meadows almost at the top of Hill Rise?

"Why not?" said Mr. Crunden, failing to see the point clearly, only thinking of the subscription—scarcely thinking at all. "Why not, my dear? I don't grudge the fees. I only want you to have your pleasure."

Then Lizzie was all excitement. As had been arranged, she wrote to Miss Annendale to say "yes, please"; thought of the club, dreamed of the club, passed her wardrobe in review; went to Selkirk's and bought another blue washing frock with white spots, very like but not exactly like her last blue frock, another hat, etc., etc.; and then waited in high and happy expectation.

Miss Annendale, solemnly charged by her departing guest to get Miss Crunden into the club, did in fact make the attempt in a half-hearted manner. The learned Dr. Blake was obtained for proposer; and Miss Annendale seconded, but did not canvass. "What has possessed you to do this?" asked lady

members. "I couldn't help doing it," said Miss Annendale apologetically. "I was asked—and I really couldn't refuse."

And so in due course Lizzie came up for election, and was rigorously pilled.

Her eyes sparkled, her hands trembled with excitement, as she opened the big official club envelope and pulled out the secretary's letter. Then, as she read, her face flushed, her eyes filled with tears. She was like a child disappointed of its longed-for treat, loath to believe that fate can be so unkind.

Old Crunden took the letter from her and read the formal expression of the secretary's regret. He was cruelly huffed.

"Father, does it mean I am postponed—or they won't have me?"

"They won't have you—because you are my daughter. They're too high and mighty for us, my girl—that is, for *me*. You're all right—as they know well enough—but they can't forgive you for being my daughter."

He, too, had flushed, and he brandished his arms excitedly while he walked about the room.

After this rebuff, poor Lizzie became very languid. She fell back on her books as her only friends. Walks tired her. She was with her father all the morning, helped him as much as she could, wrote letters for him whenever he would accept secretarial assistance; and for the rest of the day liked to sit in the garden summerhouse, reading, looking out at the roofs of Medford, thinking of the past and dreaming of the future.

In many red-brick villas of the minor gentry on the Town Athletic ground, and among the tradesmen's families as they came from church and chapel, the story was told of Lizzie Crunden's pushingness and the snub she had earned for herself.

Miss Irene Hope, in her riding-habit, after a long ride with Mr. Bunker, called on Lizzie to commiserate. Miss Hope was too sorry for words.

"If only you had consulted me," said Miss Hope, "I should have given you a hint of what was coming. But I never heard of it till it was over. I rather wonder you didn't ask my

advice after all I told you about the rules, you know. It would have been so easy—when one saw which way the wind was blowing—to get your name withdrawn—in time, you know."

"It is not of the smallest consequence," said Lizzie coldly. "I don't in the least mind."

"Don't you? Quite right, too. But for all that, I do wish it could have been avoided. I don't suppose you have any idea what a talk it has made."

"No, I don't know—and I don't care."

"One thing," said Miss Hope, "you can thank me for. I have kept it out of the paper. I made papa promise that not a line about it should appear in the paper."

Lizzie hit upon more than one crushingly contemptuous reply to such mock sympathy—but only after Miss Hope had gone. At the time, she herself was crushed and without crushing power. It was hateful to know that all the world was talking of her disaster. Once she asked her father if he believed it had truly caused such a stir in Medford. But Mr. Crunden would not speak of the affair again. He bristled with indignation whenever he thought of it, but he would not speak of it to Lizzie.

"What does it matter? Who cares! Let 'em keep to themselves, say I. Keep out of our way and we'll keep out of theirs." Then, with a touch of the old sternness, "Get on with your work, my girl, and don't bother me about it any more."

And obediently Lizzie attended to her light tasks—helping papa; but, as Mrs. Price said, she was very languid and listless.

"Don't you notice it, sir, yourself?" said Mrs. Price. "Listless-like. Not taking no interest in nothing. *I* notice it."

CHAPTER V

How rich was Sir John Vincent?

It was perhaps only when one was comparing it with the lesser establishments of Medford generally that Hill House seemed such a palace and the state there maintained so court-like. Butler and two footmen—these dazzled eyes used only to parlour-maids, and rendered calmly critical judgment impossible. The house was really of moderate size—nothing but a mere box of bricks to the mansion of Mr. Wace, the brewer, five miles off at Redmarsh: but the porch was palatial; the ample hall had a black and white pavement; and in the dining-room there were marble columns and a vaulted ceiling. For the rest, the house was merely comfortable and pleasant—chintz-covered chairs, pretty china, flowering plants in my lady's drawing-room and the morning-room, really shabby old furniture in Sir John's library study; and yet the swift impression given to all local visitors was of a most satisfying pomp and splendour.

Through open doors one had a glimpse of her ladyship's conservatory; through the big French windows one looked out on smooth lawns, gay parterres, yew hedges, at mellow walls of kitchen garden with glass roofs showing over them, or at the small meadows and one or two of Sir John's Jersey cows. There were ten acres in all, as visitors well knew; there were at least five gardeners; there must be an odd man indoors to assist Mr. Short, the butler, and his two footmen in the brown coats and canary collars; there were six or seven horses in the stables, with coachman and groom in brown and canary, and two, possibly three, helpers in shirt-sleeves and belts. How much would it all cost to keep up? To Medford, completely and forever dazzled, fabulous wealth seemed necessary.

Sir John himself shed forth dignity and importance. His

admirers—and they were the entire neighbourhood—said he was the very type and pattern of a well-bred English country gentleman. He always did the right thing, said the right thing, without apparent thought or effort—just naturally. He was an ideal chairman of the bench of magistrates, of political meetings, of hospital boards—on all public occasions he handsomely filled the most prominent post you could put him in.

He was tall, thin, erect, with neatly-clipped grey hair, well-trimmed grey moustache, a fresh healthy complexion; and he looked so much younger than his age that he might well have been taken for his son's brother. He was like Jack Vincent except as to the eyes. Mr. Jack had his mother's blue eyes, and the eyes of Sir John were brown. Lady Vincent was placid in temperament, and Sir John was full of restless activity. Born to greatness, doomed by his rank to elegant idleness, he had made himself at least a busy idler.

He was in truth quite free from “side” or swagger, and yet you could not talk to him for five minutes without understanding that he was pleased, enormously pleased, to be Sir John Vincent, Baronet, of Hill House. In the privacy of the home circle he would sometimes with openness speak of “the necessity of keeping up one's position,” of the “things expected of one,” etc. He would pish and pshaw when he read a birthday list of honours, and found to his disgust that they had again been making baronets. A pity, that. Too many of us already. He loved his order; never failed to join societies for the protection of the privileges of the baronetage, for the exposure and punishment of spurious baronets, etc. He was firmly of opinion that a fight should be made for the ancient or pretended custom by virtue of which the eldest son of a baronet might assume the style of a knight as soon as he was twenty-one.

“Eh, Jack? You might be Sir John now. What do you say to that?”

“Oh, I say one Sir John is enough in a family.”

Mr. Vincent and his father were the best of friends, although the father deplored the son's lack of interest in im-

portant matters. Very small things sometimes interested the good baronet, and evoked immense energy and activity. Mr. Vincent was inclined to a sort of languid facetiousness of manner when speaking of, or talking to, "the Guv'nor." He addressed him often as Sir John, with a quite amiable but a mocking deference; and this sometimes caused annoyance. Sir John was averse from making fun of serious things.

"Hallo, Sir John," Mr. Jack would say, coming upon his father busy in the garden with a squad of labourers. "What are you up to now?"

"I want to cut away that bank and fill up the ground to the same level as far as the railings."

"What a lark."

"Jack, this isn't a chaffing matter. I have started, so I suppose I must go on with it—but it's more than I bargained for: it'll be a deucedly expensive job."

Sir John, however rich he might be, certainly never said he was rich. Indeed, he bewailed himself because of the continual drain on his resources, lamented the attacks upon property by each new government, the enhanced cost of living, the steady increase of wages, and the depreciation in value of the safest investments. "I don't know what the world's coming to. I am not chaffing, Jack. Standing expenses—of our position and so forth—are always going up, and I can't keep them down."

When Sir John indulged in this form of lamentation—so common with even the richest men—he nearly always passed, by a natural sequence of ideas, to the health or rather ill-health of his afflicted old cousin. Miss Vincent—poor dear cousin Harriet—lived at Bournemouth, surrounded with nurses, doctors, and faithful maids. The accounts of her state were more and more distressing. All her senses were failing; one had to feed her like a baby, and her appetite was voracious, though she could not enjoy what she ate. When the end came, all her money must go to Sir John. But the end was such a plaguey long time in coming.

"It would," said Sir John solemnly, "be a relief to her—and I don't mind owning it would be a relief to me."

"Poor dear!" said Lady Vincent compassionately.

"Exactly," said Sir John. "Heaven forbid I should wish to shorten any one's days if it wouldn't be a happy escape."

"How old is she now?" asked Mr. Jack.

"Cousin Harriet must be seventy at the least."

"Oh, that's nothing," said Jack. "She'll do another twenty years if she goes slow and steady."

"I wish," said Sir John irritably, "you'd understand that this isn't a chaffing matter."

Mr. Jack laughed good-humouredly. So far as he was concerned, the old cousin might live to a hundred—to a hundred and fifty. They had more than enough already—why wish for more? Neither he nor his mamma troubled about money or the management of the money. Sir John was purse-bearer, manager, controller of the household. He acted as steward for Lady Vincent, who had a private income of seven hundred a year. She was well content to hand this over to Sir John, and be saved all further worry. He acted also as steward for Jack, who had no regular allowance. Sir John paid Jack's bills, provided horses, saddlery, etc., and supplied pocket money. Mr. Jack was, moreover, a sort of floating charge on the butler's book. He appeared amidst candles, plate-paste, odd jobs, and sundries in Short's weekly records. "To Bates—repairs to liveries, twenty-seven shillings; to telegrams—eighteenpence; to parcels—three shillings; to Mr. John—one pound ten." If the total of Short's book was heavy, one knew one would see frequent entries of "Mr. John." It was an odd childish arrangement, but it suited Mr. John, who was not oppressed by a heavy sense of personal dignity. And the fact was: when you gave him a regular allowance, he always exceeded it and you could not keep him out of the book.

In Sir John's own room there were black tin boxes, shabby old desks, and cupboards below the bookcases all full of docketed letters, solicitors' papers, etc., a safe to hold still more important papers, and a large writing table laden with an extraordinary accumulation of documents, pamphlets, journals, etc., etc. Here, on certain mornings when he was not busily employed in stable or garden management, he would sit like a faithful house steward and tidy up. He had special

mornings for cheque-writing. "Sir John is writing of the cheques," Short used to say magnificently to tradesmen calling for orders. "I shall be taking them round this afternoon."

So deeply did the tradesmen respect Sir John that they were as proud of being appointed purveyors to Hill House as if they had received the Royal Warrant. Sir John paid them in a splendid old-fashioned style with cheques on account—the noble old way which tradesmen love, which postpones the sordid scrutiny of prices, which softens the ugly look of the biggest items, and by the passage of time renders big and small unassailable.

"Good-day to you, Brown," Sir John used to say in the High Street. "Don't you want a cheque? Aren't I running into your debt pretty heavily? Hadn't I better send you fifty on account?"

"Thank you, - Sir John," said Mr. Brown, bowing and smiling and rubbing his hands together. "Whenever convenient to you, Sir John—and not before."

Mr. Brown did not, of course, mean to imply that he thought it could ever be inconvenient for Sir John to part with fifty pounds. He only meant that Sir John must not be troubled to take pen in hand until there came round again the hour, about which Short had often told them, for the writing of the cheques.

Jack habitually endeavoured to hit off this auspicious hour when he had it in his mind to do what he quaintly described as "biting the ear" of his Guv'nor.

"While you are about it, Sir John, you might write me one."

"What! Again, Jack? Surely you are not run out again? I can't think what you do with money. You never seem to be able to keep any in your pockets."

"No, I don't, do I? It's a most extraordinary thing."

"Well, how much am I to give you now?"

"Oh, I shouldn't like to put a limit on you;" and Jack would smile genially. "I don't want much—just something to rub along with."

Then Sir John, caught thus holding the cheque-book open before him, complied with his son's request. As he said himself, he would rather that Jack should come to him for petty

cash in the lump than that he should get it from Short in driblets.

But now it seemed that Jack had come to his steward at a wrong time, and the steward was making difficulties.

"I say, Sir John, d'you mind if I bite your ear for a tenner?"

"Upon my word, Jack, you really are insatiable."

"I only said a tenner. I suppose *that* won't land you in the Bankruptcy Court;" and for a moment or two Jack seemed seriously offended by his father's protest.

"Don't talk bosh," said Sir John hastily. "A tenner's nothing, of course—but I am confoundedly pressed for ready money—just now. And what on earth do you want it for? Give me your bills and I'll tackle them."

"It isn't a bill," said Jack. "But if you're as hard up as all that, don't you bother. It's of no consequence."

"You shall have it to-morrow, Jack. I'll give you a cheque to-morrow—or next day at latest."

"Thanks. But not if you can't spare it."

"Of course I can spare it. What's a tenner?"

"Well, that's what I thought," said Jack, mollified and once more smiling.

After this little conversation, Sir John, joining his wife in the garden, talked to her rather dolefully about his old cousin.

"Do you remember what Jack said one day—not really meaning it, but just pulling my leg—about Harriet lasting till she was ninety?"

"Poor old dear!"

"Yes, exactly. But, do you know, it appears she is undoubtedly better than she was. I heard from Dr. Lacy this morning. I wrote to say how anxious we were, and asked him for an explicit statement. He says I have frightened myself needlessly. Certainly no cause for immediate fear. Upon my word," said Sir John, "I begin to think she *will* go on to ninety."

"I suppose one can't wish it for her sake, but it does seem so dreadful to wish anything else."

"It is what I have always said. These old women are like creaking doors—they just hang on. Look at Lady Haddenham—eighty if she's a day—but, Abinger tells me, full of vitality."

Lady Vincent, like her son, felt no craving for further wealth. Only wifely regard made her wish that Sir John might as soon as possible have another fortune to play with, and enable her to persuade herself that cousin Harriet would be happier out of the world than in it.

Her ladyship admired the energy of her husband, looked up to him, respected him, was pleased to take his ideas and make them her own. She was placidly content, thoroughly enjoying life, fond of her little charities, very fond of Jack—without any cares beyond occasional anxious thoughts for the welfare of Jack.

She had no personal extravagance that demanded large funds for its gratification. She dressed her grey hair in a severe fashion, drawing it back in curlless bands above her ears; and her costume was sober and sedate with rare touches of grandeur—such as sable stole, real lace scarf, big pearl earrings, etc. She preferred the bonnet to the hat. Selkirk's windows had no power over her; and if one did not know the truth, meeting her as she went on charitable errands to her poor sick people, one might have thought she was just anybody—the wife of the vicar. But to Medford she was always *grande dame*—aristocratic of feature, noble of mien, awe-inspiring of manner. She was really the kindest of women, and her whole face lit up with beaming kindness as she sat in cottage parlours and listened to the troubles of her humble friends or dependents. In general society, however, she beamed much less frequently; her mind was apt to wander at tea and dinner parties, and when she lost the thread of the conversation, she had a quite unconscious trick of thoughtfully studying the faces of those about her. This was disconcerting. Indeed, the most vivaciously prattling young ladies in Medford would begin to stammer and soon be tongue-tied when they found her ladyship's blue eyes resting on them in thoughtful and, as it often seemed, not approving consideration.

She always beamed when she looked at her son Jack. Then one might plainly read in her eyes, kindness, love, and admiring approval. He had been the most delightful baby, the prettiest child, the most attractive boy; and now he was the finest young man in all the wide world. She believed in Jack, thought he possessed immense natural ability, hoped vaguely that he would one day rouse himself and achieve great deeds—go into parliament perhaps, be prime minister: do something grand at last to show how right she had always been in her estimate of his gifts and capacities.

Meantime, it must be confessed that Jack now and then filled her with anxious solicitude. It was painful to think that Jack had acquired a taste for low company. She liked sick people in cottages, but dreaded healthy vulgarians walking about the town. This freemasonry was most regrettable. A universal brotherhood with butchers, auctioneers, surveyors, etc., was fantastic and dangerous. She wished that Jack could have kept clear of such bonds. His Masonic duties took him at all hours to the White Hart Hotel—a very perilous place. It was there that, as Admiral Lardner once said, the awful pegging habit was learned. Lady Vincent shivered in her comfortable bed when she thought at the same time of that appalling Mr. Lardner and of her own son.

"Oh, Jack. Please don't. I wish you wouldn't do it," implored Lady Vincent.

On her way to tea, she had come through the French windows of the dining-room and found Jack at the sideboard preparing a peg. He had just filled his glass with the destroying mixture. The spirit decanter and the siphon told the sad story.

"Only a very little one," said Jack, smiling.

"Oh, Jack! It's a very big one—and between meals. You can't want it."

"Well, I somehow thought I did."

"And at tea time, too. You used to be so fond of tea."

"Well, yes. But the doctors scare you about tea. They make out people overdo it with tea. Get their nerves wrong—with the tannin or something."

He was not in the least ashamed of himself—exhibited

no embarrassment on being discovered in evil practices. He stood with the well-filled glass in his hand, and smiled at his mother affectionately while she lectured him.

It was the habit that terrified her, she declared. One does a thing one day carelessly, but next day one is the slave of custom, one cannot break the chain one has heedlessly forged—and so forth.

“For my sake, Jack, break the habit. If you knew how unhappy it makes me to see you do it.”

“Would it make you happy to see me not do it?”

“Indeed it would.”

“Then be happy now. Watch me carefully. There is no deception.”

He had not yet taken a sip. With an affectation of solemnity he marched across the room to where one of Lady Vincent’s white azaleas stood in a blue china pot; and here he poured the contents of his glass about the stem of the shrub.

“There! You see if this doesn’t like whiskey and soda. You see if it dies of it. You see—after its innocent pick-me-up it’ll be a-growing and a-blowing as it never did before. . . . Now perhaps you’ll give me a cup of tea as a reward of virtue.”

“Oh, Jack, you have made me so happy.”

“That’s all right,” said Jack, lightly but affectionately, as, arm in arm, he and his mamma went to the morning-room to drink their tea together.

“Will you be back to dinner?” asked Lady Vincent, when, after a long sitting over the teacups, Jack was about to go downtown.

“No. I’m afraid not to-night. I’m dining out.”

“Will you be late?”

“Well, I’m afraid I shan’t be very early.”

Lady Vincent would not ask where her boy intended to dine. Instinct told her that he was bound for the White Hart and the Masons, but she did not wish to spoil her happy afternoon by being quite sure about it.

It was in the course of this evening that Sir John looked up suddenly from his *Pall Mall Gazette* and uttered many ejaculations of surprise.

"Good gracious! Upon my word! Only speaking of her to-day—creaking doors—and she was gone even then. Died suddenly—at noon."

"Oh, John, you don't say so! Oh, poor old dear."

Not unnaturally, Lady Vincent thought he was speaking of poor cousin Harriet. But it was the other creaking door. Lady Haddenham, owner of Hill Rise, was no more.

"We regret," read Sir John, "to learn of the death of the Dowager Countess of Haddenham . . ." etc., etc., etc.

"I wonder," said Sir John musingly, when he had recited the short biographical notice—"I wonder if it will make any difference to our neighbours. I shouldn't think so. I suppose it all goes to Haddenham—and he wouldn't do anything shabby—like bumping up the rents. Mr. A. and Firmins will see that everybody gets fair play. . . . No, I don't see that it can affect our friends. But it affects *me* to this extent. I really think I shall have to go to Burroughclere for the funeral—last mark of respect. I think they'll look for me there—don't you?"

CHAPTER VI

JACK VINCENT wanted his tenner because he thought the time had come when it would be well to give Jessie Barter a jewelled bangle.

He had given many bangles to young ladies. If he and a young lady had paid attentions to each other, he always presented a bangle as a parting gift—as a trifling souvenir of kind thoughts, confidential chat, and whispered endearments. A point was reached in all these little friendships when weariness overtook him; and then he gave the bangle. He never explained the inward secret sense of the glittering toy. Young ladies thus decorated often thought that the bangle meant a tightening of the pleasant bond, when in fact it meant a severance. Miss Daisy Dolfin, of "The Merry Girls" Touring Company, would glance sentimentally at her wrist, and tell dressing-room companions about Jack. "That was given me by such a nice boy. Oh, he was a nice boy—but I lost sight of 'im."

Well, then, Jack thought that Jessie, the White Hart junior barmaid, had earned her bangle, and that for his own comfort the sooner he let her have it the better. With Sir John's cheque in his pocket he examined bangles at Osborn's jewellery shop, and then strolled on to the saloon bar for the purpose of cautiously sounding Jessie as to which coloured stones she most fancied. He had seen gold chain bangles studded with turquoises, with opals, and with garnets; and he did not know which to choose.

Jessie was extraordinarily quick in detecting what he was about when he began to sound her. But she made Jack wish that he had completed the transaction without advice or assistance. She startled and embarrassed him by the business-like way in which she took up the matter.

"Dear old Jack, you do feel you owe me something, then?"

"Of course I do."

He had the cheque in his breast pocket, and he felt he owed her quite ten pounds.

"Then you make it all the easier for me to say. I did hint at it—didn't I? Only I was that shy I couldn't get it out."

"You needn't be shy with me," said Jack, with an embarrassed smile.

"Then, Jack, for Heaven's sake, don't go and buy some lovely, costly thing which I might never have the chance of wearing—to show it off properly—but give me the money instead."

"Oh! The money instead!"

"Yes, I do want it so bad—and it'll come in the nick of time. At this minnit a hundred and fifty would be the making of me."

"My dear Jessie!" His hand had gone towards his breast pocket, but now he drew it back. "Jessie—you take my breath away. . . . I'm afraid, I—I really am afraid——"

"I suppose you meant to tick it, Jack—and not pay ready. But *can't* you manage it? I want it that bad—and you're the only person I can turn to——"

"My dear Jessie! One-fifty! Frankly—you have opened your pretty mouth so much wider than I expected——"

"But you couldn't get what you've described for much less."

"Couldn't I? That's all you know."

"A hundred? Jack, you did mean to give a hundred?"

"No, my dear Jessie, I'll be hanged if I did."

"Fifty?"

"No; not half fifty."

Then, squeezing the lemon-squasher and leaning forward across the bar, Jessie urgently begged for financial support. She and a friend desired to start a shop.

"What shop?"

"The dressmaking. Jack, I'm sick of this work. It don't suit me and I don't suit it. Certain sure there'll be an unpleasantness with Emily. She has a down on me, and sooner

or later will get me bundled out. Do, do be a dear and help me. . . . If you haven't got it, you know it is but to ask Sir John."

"On my honour," said Jack, "I could no more bite my Guv'nor's ear for a hundred and fifty than I could fly."

"Sell one of your lively horses. The one with the long tail would fetch all that."

"Oh, no, he wouldn't. Besides, the horses belong to the Guv'nor, not to me."

Jessie turned her back, leaned her elbow against the bevelled mirror, fetched out her handkerchief, and wept or pretended to weep.

"My dear Jessie, don't—don't. Oh, please don't."

"I can't help it," sobbed Miss Barter. "If—if you aren't good for even fifty pounds at a pinch—I think you've treated me very cruel."

Jessie's friend, with whom the shop was to be started in partnership, was a Miss Walsh. At first Jessie thought nothing of the idea, but gradually Miss Walsh had inflamed her with an enthusiasm akin to her own.

"You bring in a hundred and fifty capital, and it shall be share and share alike. You can't say I'm greedy—but I want you, Jessie, and no one else. We were always pals—and you say you hate your job at the hotel. . . . Well, it's to take or leave, but it's a little gold mine I'm offering you."

"How on earth could I get a hundred and fifty pounds?"

"That's *your* affair, not mine," said Miss Walsh. "But I know I'd get it quick enough if I had your advantages."

"What do you mean?" said Jessie, with an indignant flush.

"Oh, nothing wrong," said Miss Walsh. "Heaven forbid. But I mean you could get it out of the gentlemen that comes to the bar—just in a friendly way. What's the use of such opportunities if you don't use 'em? All the money of the town, so to speak, is walking in and out before you all day long."

"They'd laugh in my face."

"Not they. You could say you'd pay it back. Gentlemen

will always give a helping hand to a girl who can make herself agreeable—and yet respects herself."

Miss Walsh was a hard-featured, black-haired young woman, aged thirty-three, in the mantle department at Selkirk's. For a long time she had been making ready for the campaign, preparing lists of Selkirk's customers and correspondents, obtaining all sorts of secret intelligence as to credits, trade discounts, etc. She was on an excellent footing with many representatives of the wholesale houses, enjoyed the confidence and esteem of two of Selkirk's buyers,—had walked out with one important member of the staff for eighteen months and pumped him dry of information. She was ready now.

"I don't want no more delay. I want to open before the summer's over;" and with growing excitement she talked to her friend. "I want you, Jessie, to be in it. I need you along with me—if only for your appearance. I'm getting passy—I need a young partner. . . .

"Fail! Why should we fail? Given the proper situation, we shall never look behind us;" and she described all her views, poured out her trade philosophy.

"It's *tone* we'd bank on, Jessie—the chic style. Old Selkirk's of course have the regular maxims—small profits and quick returns—quick turn over—and all the rest of it. *Our* policy will be just the reverse. Few customers—for we can't hope for a many—but let them be the pick of the basket, and we'll knock sky-high profits out of 'em. . . .

"Consider those Hill Rise girls alone. Suppose you catch one, you catch whole boiling. I count them at twenty-five for any good line. A new scarf, a jabot, or a feather boa! Well, you sit down and write to one of them—ask for a visit merely to be shown something new. A *nouveauté*! I can hear those girls talking now while I'm telling you—yes, me talking back to them. 'But I could get this at Selkirk's for a quarter the money!' 'Oh, I *think* not—not quite the same thing. This is not on the market. It is a line made to the order of Cerisiers, and by special favour we have obtained the overplus. . . .'"

One could not stop Miss Walsh when she was once off.

If one spoke a word, she dodged round it, and rattled on faster than before.

"Don't tell me they wouldn't snap at it! That's the only way I'd bother my head about the Hill Rise lot. It's Mrs. Dowling and such as her as would put down the big money. . . .

"Chic style—I'd just have *Robes et Modes* over the shop. I doubt if we best put up our names at all—but have them on the billheads and letters. I'd have lithographed letters—thick paper—and coats of arms all across the top. Not the King's!—I ain't sure but what they drop on you if you try that game. But I'd have the Czar's and the Austrian Emperor's. You don't tell me the Czar's coming over to interfere with us."

"Would you say we made for the Czar?"

"I wouldn't say anything—let 'em think what they pleased."

Jessie was carried away at last. An interview with Miss Walsh was like having your fortune told by a gipsy. You could not listen to Miss Walsh without believing that she was right in what she said: that it would all come true in the end.

Miss Jessie sat in her place behind the bar, musing on the Walsh plot. Her *Mignonette* novel was neglected. She could not read: her mind wandered always, and would only rest in Miss Walsh's wonderful phantom shop. The weeks were flying. Miss Walsh would not wait forever. She would seek for another partner.

"Mr. Dowling! Well, you *are* a stranger. We don't often see you, Mr. Dowling."

It was about three o'clock in the afternoon, and Mr. Dowling, the architect, had come to the saloon in the hope of obtaining a snack of late luncheon. It was long past the regular luncheon hour when townsmen sat on high stools before the bar and munched hard-boiled eggs, sardines, thin slices of sausage, and so forth. The cane-seated stools had been removed to the far end of the saloon; the hard-boiled eggs had been sent back into the hotel to be used up for salads; the French bread had all returned to the coffee-room. Nevertheless, Jessie welcomed the late-comer; spoke down a tube, summoning dainties;

with a graceful dive came under the bar flap to bring a stool with her own white hands; laid out a neatly folded napkin—in a word, she speedily made Mr. Dowling comfortable.

"Too bad," said Mr. Dowling, seated and munching—"too bad to give you all this trouble."

"No trouble, Mr. Dowling. Or a trouble I like taking. Which ought I to say?" and Jessie with her head slightly on one side, smiled sweetly.

"Oh, come. Oh, ah. What a nice way of putting it," and he rolled his head, and laughed as much as he could while his mouth was full.

Jessie, with her elbows on the marble slab just in front of the napkin and plate, with her fingers twined beneath her chin, regarded Mr. Dowling fixedly.

"Are you aware, Mr. Dowling, what nice eyes you have?"

"Oh, come! Oh, ah!"

"Very nice eyes. Tell-tale eyes, I call them. Just a pair of tell-tales!"

Then Jessie begged permission to try a little experiment in eye-reading. Mr. Dowling was to think of the past or of the future, and Jessie proposed to tell him which he was thinking of. This trick, in fact, had been taught her the night before by a commercial traveller, who said the pupil of the eye contracted for the past and expanded for the future. The bagman had experimented successfully with big Emily's honest brown eyes, but could make nothing of Jessie's cold grey-blue stare.

"Mr. Dowling, you are thinking of the past."

"So I was. Try again."

Mr. Dowling tittered complacently. He was enjoying the test as much as his lunch.

"Oh, the past."

"Yes. He-he-he. My thought *was* in the past."

"There! What did I say? Tell-tale eyes."

"Well, that's the first time I ever heard it;" and he laughed gaily.

"Go on with your lunch. Then you shall have a cig."

Just then the telephone bell behind the bar rang sharp and clear. Mr. Dowling started violently.

"What's that? Any one asking for me?"

Jessie, at the instrument, shook her head. It was only Mr. Drake, up the town, inquiring about the lemons. Mr. Dowling, from force of habit, had wondered if it could be a message from his home. Mrs. Dowling could not possibly know that he was nourishing himself at the White Hart, and yet, when the bell rang, he had instinctively thought of his good, kind wife.

"Mr. Dowling," said Jessie, as presently she lit the visitor's cigarette for him, "you know everything. Suppose one was to go to a money-lender to borrow fifty pounds—I suppose he'd charge one something frightful."

"Sixty per cent."

"But if one could get a hundred percentage for the money it might be worth doing."

"Oh, never. Money-lenders are the very devil."

"I suppose lawyers and bankers would be the proper people to go to?"

"Yes; if the security was all right."

"Mr. Dowling, you're a rich man—suppose I was to offer you a sort of investment that was also a great kindness."

"What sort of investment?"

"Fifty pounds."

"But I meant what in?"

"A shop."

"What shop?"

"The dressmaking."

The weeks flew by. Miss Walsh was impatient to throw off the yoke and be her own master. She was looking about her for premises; there was a first floor and rooms above in Bridge Street that might do. She wanted Miss Barter and no one else. In Miss Barter she would have the young, attractive, elegant shoplady that she had set her heart on. But one must face stern facts. There are always as good fish in the sea, etc.

"If," said Jessie, "I say I'll bring in a hundred, will you let me off the other fifty?"

"No."

"Will you wait for it until after we've started?"

"No; I can't do that. When the chance comes, I must grab it. I believe I could get more than I'm asking you from the wholesale houses, but in that case I should be all alone."

Then one Sunday morning Miss Walsh, wild with excitement, came bustling to Jessie.

"Now's our chance! Young French, the hatter, has gone phut. His shop's free—the *very* place for us. It's now or never, Jessie."

Monday was a lodge evening at the White Hart; and Jessie was brooding over Miss Walsh's ultimatum, when the sound of many footsteps roused her from deep thought to attend to her duties.

"Wake up," said stout Emily at the other end of the bar. "Look alive; here they come."

It was a company of the Freemasons—at least half the lodge—passing from their heavy labours upstairs to some light refreshment down below. In a minute the whole saloon was full of the brethren. Glasses clinked and tinkled; corks popped gaily, as Emily, with practised hand, opened the soda-water bottles, while Jessie, less skilled, used the cork-extracting machine; a cloud of tobacco smoke began to hover. "Here's to you, Brother Granger." Chin-chin! "After you with that match." "Your health, Brother Crunden." For a little while the two barmaids were kept hard at work.

Soon, however, orders slackened; about Emily everybody was served, and she herself was engaged in pleasant conversation. Old Crunden was standing at Jessie's end of the bar, and presently it fell upon him to take up one of the senior barmaid's duties and act as chaperon for the junior. Gruffly and sternly he reproved a brother for his loose tongue.

"You ought to be ashamed of yourself to tell a tale of that kind before a defenceless girl."

No doubt, as a father, he thought of his own girl. To subject maidenly innocence to brutal outrage—the thought of it made his blood boil.

"Didn't know she was listening," said the offender apologetically.

Jessie, stooping over the extracting-machine, composed her

face and tried to look as if she had not caught the point of the anecdote.

An hour later, when the saloon had closed and Masons, after further mysteries upstairs, were filing out into the street by the hotel door, Jessie, in her black straw hat and neat jacket, timidly approached old Crunden, walked by his side, and ventured to address him.

“Mr. Crunden—sir. Forgive me, but—but I want to thank you. I was touched by your chivalry—in protecting me from insult.”

Mr. Crunden grunted. Perhaps he had no very high opinion of Miss Barter, although with chivalry he had protected her. But, perhaps as a father again thinking of his own girl, he suffered Miss Barter to talk to him.

“So touched, Mr. Crunden, that I do wish to tell you——” And Jessie told him how greatly self-respecting barmaids should be pitied. Every day in a *nice* barmaid’s life was a painful ordeal. She herself hated the life, and she wanted to get clear of it. One’s daily bread can be too dearly bought. She wanted to work for her living, and earn money in a modest little shop. She and another nice girl could set up shop to-morrow if only they could borrow the capital. “But, alas! that seems impossible.”

“What shop could you set up?”

“The dressmaking.”

“And how much capital would you want?”

“Fifty pounds,” said Jessie briskly.

“Fifty pounds,” said Mr. Crunden, “is sooner spent than earned.”

Painters and decorators were busy beneath Mr. Dowling’s office in the vacant shop lately occupied by Mr. French’s hats, now removed to High Street and there being sold “In liquidation” as “astounding bargains” and “rare opportunities.” With white paint, yellow ochre blinds, golden tassels, with everything in best chic style, *Robes et Modes* was quietly and unostentatiously thrown open to the high-class public; and Jessie was gone from her place behind the saloon bar.

There was no vulgar blowing of trumpets such as that which

had preluded arrogant Mr. French's brief occupation of these desirable premises. Yet the opening of *Robes et Modes* was not unchronicled. The local press considered it a matter of general interest. Mr. Hope gave the new shop a descriptive send-off in the Medford *Advertiser*, and there were also a few words about it under the heading *On-dits* in *Mees's Weekly Bulletin*.

CHAPTER VII

BUT if Medford, in the dearth of real news, could take interest in so small a matter as the opening of a dressmaker's shop, it soon had news on the very grandest scale—something to startle it, to shake it, to drive away its midsummer drowsiness. Within the memory of the oldest inhabitants, this was the most astounding piece of news. Two months had passed since the lamented death of the Dowager Countess of Haddenham, when the thunderbolt came from a clear sky.

Hill Rise was for sale!

Hill Rise, houses and land, was to be sold as a building estate. One morning white bills were up, here and there, in conspicuous positions—on the gate of the Tennis Club, on garden walls, at the White Hart stables. "Preliminary announcement," said the bills. "Sale by auction on the twenty-second of July. Further particulars shortly." To citizens gathered and whispering awfully, the bills seemed like a declaration of war, like a proclamation of pains and penalties, like the manifesto of a revolutionary government—like what not appalling and inexplicable. The Vicar of St. Barnabas at once spoke of the bills as "the writing on the wall."

Day after day the excitement was intense. Hill Rise, the time-honoured home of fashion and aristocracy, was in the market. The stately peace of the Hill was to be broken by the rough assault of the speculative builder. People could talk or think of nothing else.

Sir John Vincent of Hill House talked about it without cessation. His energy and restlessness were wonderful. He wrote at once to Mr. Abinger, asking: Can this thing be true? Mr. A. mournfully replied that he feared it was too true. But he knew nothing now for certain. He had been superseded—after thirty-one years' faithful management of the

estate. Mr. A. thought if the new authorities could dismiss him, they could do anything. Then Sir John wrote to Messrs. Firmin & Firmin, demanding an explicit answer to the question: Is it a fact that Hill Rise will be sold? It was a fact, said Messrs. Firmin, that Hill Rise would be *offered* for sale. They could not, of course, promise that it would be sold.

Then Sir John called upon all the tenants of Hill Rise. Untiringly he passed from house to house, working up agitation and horror. Meetings must be convened—a series of meetings in which gentry and tradesmen must join hands. The corporation must assist; Government must be petitioned to come to Medford's aid; heaven and earth must be moved to prevent the desecration and ruin of Hill Rise. Sir John's eloquence evoked promises of staunch support. Hill Rise welcomed such a leader; all would fight under his banner. Admiral Lardner, of No. 11, was unfortunately away in Switzerland. But Colonel Beaumont, of No. 13, was here, bursting with indignation. Mr. Garrett, of No. 5, would use all his diplomatic skill; Mrs. Page, Mrs. Granville, and the Misses Vigor would write circulars, get up a bazaar, do anything Sir John told them to do.

"Beaumont," said Sir John, "it will be the very deuce if we can't put a stop to it. Rows of confounded houses up to the garden walls! The end of the Tennis Club, the end of privacy, the end of everything!"

"It must be stopped," said Colonel Beaumont. "Call a meeting without an hour's delay."

"Yes," said Sir John, "we can't act too quickly. This morning I saw a fellow measuring all along the meadow fence—one of those city-looking fellows—fellow in a white hat and a red tie—just the sort of fellow to buy the estate. I believe that fellow meant business."

Sir John, after explaining to the Hill the nature of the threatened disaster, hurried off to explain it to the town. He spent his days in the town, carefully explaining. He talked to every prominent citizen he met; he allowed no member of the corporation to pass by him; he talked to every one who would listen—because in a big public move-

ment you cannot have too many people on your side, and no one, however insignificant, should be set down as without influence.

Mr. Hope, editor and proprietor of the Medford *Advertiser*, immediately took Sir John's view. The most important organ of public opinion—the *only* organ, as Mr. Hope always declared—was, therefore, on the right side from the first. Mr. Hope, taking up Sir John's task, explained the matter, as he said, *urbi et orbi*. Mr. Hope, in consecutive numbers, delivered himself of some grandly dispassionate leading articles that were full of balanced sentences, well-reasoned argument, split infinitives, and foreign language.

"To fully appreciate the havoc on the Hill, the loss in the town, one must visualise the result as a *fait accompli*. *Delenda est Carthago*. . . . The Hill will be gone, the best residential neighbourhood wiped out; the supporters of our trade and the ornaments of our society will be driven away to enrich and to adorn some rival town." The Medford Corporation, said Mr. Hope, finally and emphatically in each article—but in different words, of course—should itself purchase the estate and thus avert its doom. Some of the meadows should be converted into a public park and pleasure garden; the houses, the club grounds, and all the existing amenities should be preserved *in statu quo*.

"Yes," said Mr. Crunden, "if you had husbanded your resources, you might perhaps think of giving the town another recreation ground—if you'd kept your money and not built a Town Hall."

This was to Councillor Holland, who, with Mr. Dowling and Mr. Eaton, after a walk up and down Hill Rise, had looked in at King's Cottage.

"It's never any use, Mr. Crunden, crying over spilt milk," said Mr. Eaton.

"I cried before they spilt it," said Mr. Crunden shortly.

Mr. Eaton was by nature a sharp-nosed, sandy little man, and by profession a solicitor. He was newly established and very pushing. By unwavering push he had created a business; he was liked by the tradesmen; he hoped soon to enter municipal life, and he affected the society of aldermen and

councillors, with whom he curried favour. He was perhaps too fond of a joke to please everybody.

"Anyways," said Mr. Holland, "all that's ancient history. And you can't blame *me*, Mr. Crunden. I wasn't on the Council in those times."

"No, but you're on it now," said Mr. Eaton, currying favour, "and a jolly good man for the place."

"Thank you, Mr. Eaton. Well, Mr. Crunden, I don't mind saying I, for one, am doubtful if we can go so far as some would have us—about this park and the rest of it."

And then Councillor Holland told them that, in his opinion, "all this Hill Rise excitement" was already abating. "The affair" had been discussed at the Council last night, and the feeling was for moderation, no blind launching out, no heroic measures.

"I don't wish to see the old families interfered with," said Mr. Holland. "I've always held that the upper gentry are the backbone of Medford—not so much for their own custom, but for the custom they foster in others."

"They haven't begun to foster me," said Mr. Eaton, grinning facetiously, "but I hope they will some day."

"Between ourselves," said Mr. Holland, in a sententious and judicial manner, "a good deal of 'umbug 'as been talked about it."

"I haven't heard anything else talked," said old Crunden.

"A good deal of 'umbug;" and Mr. Holland nodded his head gravely. "A few 'ouses more or less is not to drive sensible people out of the town. I call that talk so much 'umbug. And as a tradesman with all his work cut out to keep his head above water in these days of unfair competition of the London stores and free deliveries, I say I don't want to further 'andicap myself—no, nor 'andicap my friends—by throwing fresh burdens on the rates."

"Ah," said Hedgehog Crunden, with an approving grunt. "Better late than never. In the end you'll all come round to what I preached ten year ago."

"Yes," continued Mr. Holland, "keep the rates within reason; that's my motto. Not," he added, with a laugh, "on account of such rate-payers as *you*, Mr. Crunden, but 'umble

folk like myself as *do* feel the burden. It can't matter to you either way. You're a rich man."

"Gammon!" said Mr. Crunden, not perhaps really ill-pleased by this accusation.

"Oh, no," said Eaton. "Fact, Mr. Crunden is very warm; red-hot."

It was a town custom to pay these compliments. Medford citizens enjoyed being amiably teased about their richness. And now the three visitors gave their host a thorough complimentary teasing.

"You don't make a display, Mr. Crunden. You sit on it, comfortable and secure."

"He lays on it," said Mr. Holland; "stretches himself out at full length on it."

"We know," said Dowling roguishly: "you keep your money liquid—out of sight."

"But it's there all the time," said Mr. Eaton. "The town knows it. That's why every one respects you, and are glad to show their respect."

"Show their respect!" said Crunden. "No one touches his hat to me—not a man in the town."

"Don't they?" said Mr. Eaton. "I've seen the bank manager bowing to you before all the bank clerks. He couldn't bow lower to Sir John himself."

"He knows," said Mr. Holland; "what he's got safe in his cellars—all that liquid what Mr. Crunden 'as put by."

"I've put by enough for myself," said Crunden, "and enough for my girl. Let it be at that."

"Just so. Miss Crunden may look high."

"She can't look too high," said Mr. Dowling gallantly.

"Lucky man as wins her."

"So he will be," said Mr. Dowling, with great gallantry. "And apart from being an heiress."

"Oh, don't part her from the cash," said Mr. Eaton, beginning to be very jocose.

"If I was unmarried," said Mr. Dowling, "I'd be always on your doorstep, Mr. Crunden."

"Yes," said Mr. Crunden, with a touch of surliness, "but you *are* married."

"Yes," said Mr. Holland, "he *is* married."

"Very much married," said Mr. Eaton.

But now Mr. Eaton was being altogether too funny. Mr. Dowling showed spirit; he drew himself to his full height, and spoke sharply, and yet with dignity.

"What do you mean by that, Mr. Eaton?"

"Oh, only a joke."

"It is not a joking matter, sir."

"Isn't it?" said Mr. Eaton. "I'm sorry to hear that."

Then Mr. Dowling was very angry. He told Mr. Eaton that he was—among other things—an impertinent whipper-snapper.

"There, there," said Mr. Crunden. "Come, gentlemen!"

"Mr. Eaton," said Councillor Holland, determined to cut himself free of any part in the offending jest, "you ought to apologise. You brought it on yourself. You've put yourself in the wrong."

"Very good," said Mr. Eaton; "I do apologise. I meant no harm, Mr. Dowling. . . . And now I think you might withdraw some of your late remarks."

"I am satisfied," said Mr. Dowling, with really a fine gesture of his open hand. "Since Mr. Eaton has expressed regret, I can say no more."

But he withdrew nothing of what he had said already. With another wave of the hand, as though to declare the incident closed, he turned and moved to the window. He had shown much spirit and dignity. Old Crunden thought the better of him for being loyal to his domestic hearth and refusing to tolerate slighting allusions to the lady who occupied such a large part of the hearth.

"Stay a minute, Mr. Dowling," he said, when the two other guests were going. "Stop and have a cup of tea," he added hospitably, after he had closed the front door upon Messrs. Holland and Eaton.

"Well; yes—thank you."

Mr. Dowling, sitting in the pleasant window seat, soon threw off all dignity, and chatted in calm and comfort.

"By the way," he said, "there's a bit of secret history from the lodge. You'll be there to see Brown installed?"

"Yes."

"Do you know, some of the brethren at the last moment wanted to pass him over—and put Mr. Jack Vincent in the chair again."

"I can quite believe it—and I know why."

"Why?"

"Because," said Mr. Crunden, "Brown is a hard-working man and lives on low ground, and because Vincent is an idle dog and lives on the Hill. They're all the same, Masons or not—they're like people under a spell."

"Oh, I wouldn't say that. No, Brother Vincent has always been friendly and affable. See how jolly he is over a game of bowls."

"I've no quarrel with young Vincent. . . . He used," said Crunden, thoughtfully and slowly, "to come here as a lad—often—with my son. He has talked to me—more than once—about—Dick."

"Yes, he spoke to me about him only the other day."

"I've no quarrel with Vincent," said Mr. Crunden. "If he wastes himself on the wenches—I don't mind. It's not my business. He's civil enough—the best of the bunch."

"And, idle or not, he does his Masonic work well."

"Yes," said Crunden, rather grudgingly, "yes, there's something in Vincent, I believe; but it'll never come out. Sir John'll take care of that."

"But, you know, there's great shrewdness in Sir John. He was talking to me this morning—"

"Oh, he can *talk* all right."

"He made me," said Mr. Dowling, "really sorry for him."

"What about?"

"All this Hill Rise upset—bringing trouble and annoyance on him."

"What does it matter to Sir John?"

"He stands the chance of seeing Hill House spoilt if they come building all about it."

"He has ten acres round the house."

"But he'll lose the outlook into the meadows. Talking it over—he was with me half an hour and more—I could see he was quite alive to the business side of it. This sale may

knock a lot of value off his property as a residential place. He made no secret of that."

"Oh, then he has his own axe to grind. I thought all the fuss he's kicking up was mere busybodying."

Then Mrs. Price brought in the tea things.

"Tell Lizzie to come down to tea."

"Miss Lizzie," said Mrs. Price, "asks you to excuse her. She don't want any tea. She has the headache still, and feels better keeping quiet in her room."

"My girl," said Mr. Crunden, as he poured out the tea, "Liz has been a bit out of sorts lately. You don't know of any better doctor than Dr. Blake, do you?"

"Dr. Blake's reputation is very high," said Mr. Dowling. "He attends my wife; and every one on the Hill believes in him."

"Ah! I think I shall have to call him in for Lizzie. But the worst of Dr. Blake is this: if you ask him to come once, he comes another dozen times without asking."

CHAPTER VIII

THE widespread excitement had abated. The town as a whole had drowsily folded its hands, was ready to fall asleep again. Mr. Hope, with all the weight and power of the *Advertiser* at his command, could not stir the somnolent Corporation. There had even been objectionable, inimical *On-dits* in *Mees's Bulletin*: "On dit that certain parties are raising a storm in a teacup"; "On dit that Medford numbers eighteen thousand inhabitants, and that the population of Hill Rise is only one hundred and fifty-three persons all told"; and so on.

Mr. Hope used always to say that the *Advertiser* was the sole newspaper published in Medford. But Mees, the stationer and librarian, who was also a printer, issued a horrid little sheet which he called "*Mees's Weekly Bulletin*." It contained a list of "Books added to the Library," three pages of local advertisements, some brief cuttings from London periodicals, and half to two-thirds of a column of original matter entitled *On-dits*. Old Mees, whenever in talk with a customer he had heard rumour of a marriage, a carriage accident, an outbreak of measles, etc., would say to his spectacled son, "We might make an *On-dit* of that"; and young Mees, blinking behind his spectacles, accepted such material or rejected it in accordance with his own highly-trained editorial judgment. Mr. Hope never would admit that this four-page *Bulletin* was a rival. "It is," he said, "a trade circular, not a newspaper. The *On-dits* are neither journalism nor literature. They are beneath contempt."

Yet sometimes, as now, young Mees's *On-dits* were daring, very daring. Certainly, as Mr. Hope confessed, Mees would not have ventured to take such a tone about the great sale, if the public had not manifested so much apathy.

There was apathy in Hill Rise itself. The younger genera-

tion refused to believe that the end of the world was coming. The young men lounged about as contentedly as ever. The girls still played tennis and croquet, and carried all their money to Selkirk's—or, rather, nearly all their money, but not quite all. Some of it found its way to *Robes et Modes*. Miss Walsh had recently sold twenty-one leaf-green tulle ruffles—a *spécialité*—the overplus of a new line sent down from a certain smart London house. Wearing these special ruffles, the Hill Rise young ladies felt gay of heart, easy in their minds, and scarcely listened when parents discussed the coming stroke of doom.

The fuller sale bills were now up all over the town. Mr. Crunden, having met the bill-sticker, asked for one of the white sheets, carried it home, and with a drawing pin fixed it to the wall of his big room between the two engravings in the place where such documents always hung years ago.

Coming back early one afternoon, he found Mrs. Price as if spellbound before the new bill.

“Haven’t you read that yet?” said Mr. Crunden, with a grunt. “Or are you learning it by rote?” And he grunted again as he took off his square hat and brought out a bandana handkerchief to mop his forehead.

It was an oppressive, airless day, very hot in the sun, and Mr. Crunden had obviously returned in rather a bad temper. Mrs. Price smiled, and spoke soothingly.

“You’ve had your walk, then?”

“Yes.”

“Any news?”

“No.”

“Well,” said Mrs. Price, in friendly, conciliatory tones, “there’s one thing with you—you’re regular as clockwork. One can always tell your movements. Down by the yard, *over* the bridge, and *up* the town—as *usual*. . . . What did you see to-day?”

“A lot of fools, as *usual*.” And with a loud grunt, the master went to his bureau and sat down. “Fools! . . . All the town chattering about the sale.”

“Well, it *is* a bombshell for the gentry;” and Mrs. Price turned once more to the hill. “I can’t get over it. I *must*

read it every time I come in." And she laughed good-humouredly. "'At the Mart, London! On July the twenty-second, at 3 P.M. precisely! By order of the Exe-cu-tors. Forty acres Freehold! Twenty noble residences—'"

"One of the noble residents—Colonel Beaumont—came across the road and talked to me—*saw* me all of a sudden. 'Oh, Mr. Crunden,' says he, 'what can be done to avert this catastrophe?' 'What's that, sir?' 'The *ruin* of the town, Mr. Crunden. If Hill Rise meadows are built over, we shall all leave in a body. Oh, I do think old Lady Haddenham has treated us very bad.' 'How so, sir?' 'Why, in putting the property up for sale to the highest bidder without any warning.'"

"What did *you* say to the Colonel?"

"I said: 'Well, sir, as to that, selling to the highest bidder is always done. It'd be a funny thing to sell to the *lowest* bidder. And as to Lady Haddenham, she's dead, as I understand. So we oughtn't to blame her for what's done when she's in her coffin.'" And then Mr. Crunden gave an imitation of voice and gestures, which, if at all successful, proved that Colonel Beaumont was a foolish, fussy, finnicking sort of person: "'Might have provided for the contingency, Mr. Crunden. . . . Might have provided for the contingency.'"

"What did you say to that?" asked Mrs. Price. She was genuinely interested and amused.

"I told him the best way to save their aristocratic neighbourhood was for them to club together and buy the property;" and Mr. Crunden gave a short, contemptuous laugh. "They won't do that; they haven't the money in all the twenty noble residences. If pride could buy it, they would."

"To be sure. They *are* proud."

"Yes. It's grand, such pride as theirs—if you come to think of it. Proud because they aren't in trade—because they are colonels who never fought a battle; admirals who won their rank after they'd left the service; pensioners who never did an honest day's work. I'll tell you something. I've grown to hate them and their pride—with their proud, tricked-out daughters—too proud to play a game of ball with my girl."

"That was a shame indeed—refusing of Miss Lizzie for the Club."

"I hate their proud, swaggering sons, too! Loafers!—that's what they are. Idle, loafing, swaggering fools—every one of them."

"So they are," said Mrs. Price. "All except young Mr. Vincent. *He's* different. He was always pleasant and kind when he come here in the old days—and he do look so nice on his horse. It's a pleasure for to watch him ride by. Leave Mr. Jack out, and I'm all with you."

"I saw one of them to-day—that Lardner—the Admiral's son, coming out of the Station, wiping his fat chops;" and Mr. Crunden turned again to the desk on the bureau. "I hate that fellow most of all. It was copying him and his kind that sent my lad to the devil."

"Ah!" said Mrs. Price, sadly and solemnly.

"When did these letters come?"

"Afternoon post. When you'd gone out—not before."

"All right. Where's Lizzie?"

"In the garden, I think. She was here just now. And Mrs. Price was about to go back to her kitchen when she remembered that she had an important question to ask. "Oh! Is the Freemasons' dinner to-morrow or day after?"

"Day after."

"Because I want to air your dress clothes. And will you want 'em for that other affair—the Hospital reception—on the tenth?"

"I don't know." Mr. Crunden looked round in grave doubt. "I must ask Lizzie. I don't know. You see, there's no question about day after to-morrow. It's our installation banquet. Always dress clothes for *that*. We shall be busy in Lodge till six o'clock—putting the new master in the chair, appointing his officers, raising two fellow-craft to the third degree—"

"Oh, dear; oh, dear! You mustn't tell me that."

"Why not?"

Mrs. Price, on the threshold of the kitchen passage, raised a crooked finger and wagged her head in sly pleasantry. "You

mustn't," she said, "because *I* haven't been in the clock case. I'm not the lady-freemason."

"Oh, you go on," and for the first time in their conversation Mr. Crunden laughed heartily and good-humouredly. Mrs. Price laughed also, and was going, but he called her back.

"I say! Has Dr. Blake been here to-day?"

"No, not for the last three days."

"Well, I gave him a pretty straight hint not to come and see her so often."

Mrs. Price became very serious.

"Did you, sir? I'm sorry you done that."

"Why? She's better, isn't she?"

"She's very listless. She sits in the window, and—hush! here she comes."

Lizzie certainly entered the room with a slow footstep and a listless manner. She was looking very pretty in her sun hat and one of the blue frocks with the white spots; but her face was too pale, and the shadows of the hat made the orbits of her grey eyes seem too large and too dark. Somehow she seemed all at once to have become thinner, taller, more fragile. There was no gaiety in her face or in her voice as she greeted her father.

"You have letters, father? Shall I do them for you? I'm quite ready to do them."

While she spoke, she walked across to the window and looked out. The faint sound of a horse's feet came from a little distance. Mrs. Price lingered, and was pretending to brush some tobacco ash from the mantelpiece while she watched her young mistress.

"One of Sir John's horses—with a groom," said Lizzie, turning from the window. "How badly grooms ride! Trotting the horse down the hill! Mr. Vincent never does that."

Her father had vacated his seat, and stood with a letter in his hand. Lizzie languidly sat down before the bureau.

"What can I do, father?"

"My dear, you can answer this for me. Invitation from No. 15, Hill Rise."

Lizzie looked up in surprise.

"An invitation?"

"Very flattering invitation—to subscribe half a guinea to the district Nurses' Fund. Well, I don't grudge that. Are you ready? . . . Dear Sir——"

"Or 'Sir'?" asked Lizzie, picking up her pen. "Perhaps 'Dear Sir' sounds too familiar?"

"He calls me 'Dear Sir?'" And then Mr. Crunden spoke testily. "Oh, have it as you like. Perhaps you'd better say: 'Sir, my father will be glad to lick your boots, because you are a Major and live on the Hill and he is a retired builder and lives halfway down the Hill.'"

Lizzie turned and took her father's hand affectionately.

"Dad, how silly you are! I only meant—I only meant—I'll write it just as you wish. . . . Any more letters after this one?"

"Well, if it doesn't tire you, Liz;" and with his disengaged hand old Crunden softly patted and stroked her pretty hair.

"Oh, no. . . . Yes, dad, I do feel rather tired to-day. May I attend to it in the evening? I shall be all right then."

"Very good. The evening will be time enough."

"Thank you, dad. I'll be in the other room—if you want me."

Lizzie put the letters together on the desk, got up, looked out of the window again, and then, with slow footsteps, went towards the parlour.

"There," said Mrs. Price very seriously; "you see. Languid, listless; not the girl she was." And with every word Mrs. Price became more serious and solemn. "You can see it for yourself. If I was you, I should take it as a warning. She's all you have left to you. Don't neglect it. Remember—don't make another mistake."

Mr. Crunden started.

"What do you mean by that?"

"What I say."

"Is it your own thought, or an echo of something you once heard?"

"The thoughts are my own, the words are an echo. Yes—I meant them for to be an echo."

Mr. Crunden walked over to the empty fireplace and took his tobacco jar from the mantel-shelf.

"Well," he said, "you may go. And you may mind your own business."

Left alone, he stood perfectly still, with the china jar in his hands, thinking for a long time. As he stood thus, it was as if the walls of the room had faded, as if the years had rolled away, as if the past was showing itself, acting itself before him. He could see dead faces, could hear dead voices. He was standing here no longer. He was sitting upstairs by a sick-bed. Mrs. Price, on the other side of the bed, had an arm round his wife—who was dying. The poor wife whom he loved lay whispering, gasping, fighting for breath, while she made him promise to guard and cherish the girl that was left. He could hear the whispering voice: "Be gentle with her. Remember Dick—remember. Don't make another mistake." Then, slipping from the chair to his knees, he promised. It was night—the middle of the night—and before the dawn came she was dead. Well, he had kept his promise; there was no need for any vow; for his own sake he had been kind to the motherless girl. She was all of love that was left to him.

Presently he replaced the tobacco jar. He had forgotten that he intended to smoke a pipe.

"Well! Who's that?"

On this warm afternoon the front door was open. Someone had entered the lobby and was tapping on the wood panels.

"Mr. Crunden—are you alone? May I come in?"

"Is that you, Mr. Dowling? Yes, come in, sir."

"I've got something to show you that will amuse you."

"What is it?"

"Look here." Mr. Dowling laid his billycock hat and his umbrella upon the table, and extracted from his breast pocket some neatly folded documents. "Particulars of the sale."

"Oh!"

"An advance copy sent me out of compliment by Griggs—the London auctioneers," and Mr. Dowling unfolded the auctioneers' printed papers, together with a coloured map, which

he carefully spread on the table. "When they see this up there," and he nodded his head in the direction of the Hill, "they'll be fairly panic-stricken."

Mr. Crunden came to the back of the table and glanced over Mr. Dowling's shoulder.

"'Hill Rise Building Estate,'" he read aloud. "'Ripe for development.'"

"They're a sharp firm—Griggs. They know what they're about," and Mr. Dowling unfolded another map, and, in his turn, read aloud: "'Suggested scheme for laying out roads, to secure the longest frontages'"; and Mr. Dowling chuckled admiringly as he looked at the plan. "I must say Griggs has got this up very nicely."

"'No restrictions of any nature,'" read Mr. Crunden, "'are imposed upon the land. . . .' Ah! . . . 'To be sold without reserve!' Do you believe that?"

"No; of course not."

"What reserve will they put on it?"

"As a guess, forty thousand. Thirty thousand if they are in a hurry to wind up everything."

Crunden grunted, and then read on again.

"'An electric tram service would further open up this charming area and throw it practically into the heart of the town.' When he came to this point, old Crunden gave a most scornful grunt. "Trams couldn't get up the hill."

"Why not?" said Dowling. "What *is* the Hill after all? Look here," and he reached for his hat and spread the map across the crown of it. "Here's the bridge. Well, your tram swings round here—up here—up the new road. Say, half a mile—gradient not more than one in twenty at the worst part. Of course, they could do it."

"Let 'em do it, then."

"But," said Dowling impressively, "you see what this would mean to Sir John and the rest of them—blue ruin."

"Well, that's their lookout. It won't keep me awake."

"But the town? How will the town like it now? No restrictions. That's a pill they weren't expecting. It wants some swallowing. Cheap houses—workmen's dwellings—anything you choose—all over here—over the Tennis Club—

right up to Sir John's gates. Of course, it is Sir John who stands to lose worst."

"Sir John's freehold," said Crunden, studying the map, "is only the ten acres—no more?"

"No; but that's too much to see spoilt forever. It's a pity, you know. Put yourself in his position. Hill House belonged to his father, and his grandfather before him. He has always been cock of the hill, with the best people for his neighbours. Oh, I do say, I am sorry for Sir John!"

Mr. Dowling had been stooping so long over the table that he felt stiff. He stood up, stretched himself, and then, beginning to chuckle, stooped down again.

"I am honestly sorry that Sir John should have this annoyance. It is a pity. Oh, it is a great pity! But," and Mr. Dowling laughed and shook his head—"but, upon my word, it is a rattling fine development scheme. It's something big," and he looked at the plan admiringly. "Something I should like to handle."

"I don't doubt you would."

"I won't say that a purchaser mightn't burn his fingers. But, if all went well, there should be a big profit hanging to it—a very big profit."

"Houses aren't wanted."

"They would be," said Dowling, with sudden enthusiasm. "Oh, I should be sorry to see it done. But at thirty thousand—at thirty-five thousand—I believe there's a fortune in it. *Forty* acres! Where else can one get building ground? This town has gone to sleep for want of room to expand in. All those frontage plots would go off like hot cakes. With luck, one would cover half the ground and get back the purchase money—and have all the rest clear profit—wash one hand with the other."

"Think of the cost of the new roads."

"I'd do them bit by bit. Look here. Begin here—at the outside. Retain the Hill Rise tenants as long as one could. Why, the rents of Hill Rise would keep one going."

"Cottages or villas?"

"Villa-cottages—all under one roof—down here. Then put better-class semi-detached above—thirty to forty pounds a

year. Higher up, take the corners and build one or two decoy-houses—just to start people. Oh, the ground would soon be covered for one."

"I wonder if you're right?"

They were both poring over the map, with heads together. The old builder was so deep in thought that he scarcely heard a modest tap or two on the panels of the front door. When the tapping was repeated, he spoke without looking round:

"Come in. I say, come in! . . . Mr. Dowling, I wonder if you are right."

"I am sure I am."

It was Dr. Blake, the eminent physician, who entered with a certain dignified shyness, which seemed to indicate doubt as to how his visit might be received. Standing within the threshold, he coughed.

"Miss Crunden?"

"What about her?" asked old Crunden, still not looking round.

"I am Dr. Blake. I have come to see your daughter."

"Oh, all right, Doctor. Go in," and Crunden nodded towards the parlour. "You'll find her in there."

"Thank you," said Dr. Blake, no longer shy, but huffy; and, assuming all his professional consequence, he marched across the room behind Mr. Crunden's back.

Then, at last, Mr. Crunden turned and came towards him.

"Doctor, I wasn't attending; I was thinking of something else—L. S. D. . . . I am anxious about my girl—very anxious. Don't neglect her case. I mean, don't consider the expense."

"My dear sir. Really, my dear sir," said Dr. Blake huffily; and, opening the door, he went into the next room to find his patient.

Old Crunden waited till he heard Lizzie speaking to her physician; then he softly closed the door, turned, and, with his hands in his pockets, stood staring before him as though completely lost in thought.

Mr. Dowling, at the table, was running a graduated rule over the plan. "Upon my word," he said, "there's a tremendous length of frontage. By the way, has Sir John been to see

you yet? He told me he was coming to ask for your support. Did he call?"

But Crunden gave no answer. He was not listening.

"I say," said Dowling, raising his eyes from the plan. "What is it, Mr. Crunden?"

"What?" And Mr. Crunden started, and took his hands out of his pockets.

"What are you looking at? Have you seen a ghost?"

"No," said Crunden, "I heard the sound of a ghost's voice."

"Eh?"

"My daughter—in there. Her voice reminded me—of somebody else's. What were you saying?"

"Only asking if Sir John had been here yet."

"No."

"Well, he intends to;" and Mr. Dowling began to fold up his papers. "Look here—I'll leave these with you. You can keep them if you like. I've got another copy. Griggs, in fact, sent me two copies—out of compliment."

"Thanks; but I've seen all I want—"

"With regard to Sir John," said Mr. Dowling, taking up his hat and umbrella, "you understand. I'm heart and soul with Sir John. But if the worst comes to the worst, and the land *is* to be built over—"

"You'd like to have a finger in the pie."

"Well, I *should*," said Mr. Dowling, laughing. "Good-bye. Very sorry Miss Crunden's still poorly. But you can't do better than Dr. Blake. Hope he'll soon bring her up to the mark. Good-bye."

Mr. Crunden walked about the room till the parlour door opened again, and Dr. Blake reappeared.

"Well?"

Dr. Blake carefully closed the door before he spoke.

"Mr. Crunden, you tell me you are anxious. I think you are right to be anxious. . . . Miss Crunden is far from well."

"What is it? Not—not consumption—what they call—a decline?"

"Oh, good gracious, no! Oh, my dear sir, nothing—nothing of the kind."

"What is it, then?" and Mr. Crunden sat down by the bureau and wiped his forehead with his bandana handkerchief.

Dr. Blake shrugged his shoulders and opened his hands.

"Lassitude—weariness. A little run down, shall we say? This hot weather has been trying. It has tried many of my patients. But I have no wish to alarm you. I only thought it right to say that, in my opinion, your daughter does need care and attention."

"Then let her have care—all the attention you can give her."

"My dear sir, I think you may trust me not to overdo it. I will not come more often than I think necessary."

"No," said old Crunden, hastily rising from his chair, "don't go off shirty like that. I mean, if I said anything wrong in etiquette, I'm sorry. I wasn't thinking what I said. But I ask you now to come as often as ever you like."

"Oh, my dear sir;" and Dr. Blake shrugged his shoulders. But his tone was quite bland. He could relish such very plain talk better now that there was no third person present.

"Come every day," said Mr. Crunden, escorting the doctor to the outer door, "if you judge by the signs it's necessary. . . . Good-bye, sir." And then he called after the doctor: "Come twice a day—and I won't grudge it."

CHAPTER IX

WHEN fellow citizens, after the town fashion, told Mr. Crunden he was "very warm," they were much nearer the mark than was usual with them while paying similar compliments. Messrs. Holland and Dowling had, one might indeed say, scored bull's-eyes when they said that Crunden was rich without show—his money solid and yet liquid—safely put by, yet easy to get at.

Old Crunden loved his garnered hoard: not as a miser, for love of the hoard itself, but because it represented his life's work. There was honest pride in the thought of it. He was a builder by instinct and by habit, and he might think of his fortune as the unseen monument that he had slowly built up. All his toil had gone to the building of it. Money, too, is power. Here all his energy was stored—his life's energy converted into another form. It was latent energy now, but at any moment he could release it and say: "This is the power that lay in me, Dick Crunden."

He hated to see investments dwindle. Though he never meant to sell, he hated to watch good stocks and shares go down in value. He felt as if the shrinkage was in himself. With each lowered quotation in the stock list, a little strength had gone from him. And he regretted the slight loss of power as a strong man regrets the least atrophy of his muscles or waning of his nerve force. But such diminutions were rare. On balance they vanished. One sound stock went down, but another sound stock went up. The only real depreciation of market value was in the ground-rents originally created by him and still retained. Ground-rents, as a premier security, had steadily dropped in price during recent years. Good provincial ground-rents once fetched nearly as much

as metropolitan ground-rents. In Medford they had brought over thirty years' purchase; then, dropping and dropping, twenty-five years became the usual figure; now it was twenty-three years, or even less.

"So long as you hold them," said the bank manager, "the selling price is of no consequence to you, Mr. Crunden."

Old Crunden loved the deference and consideration that he was always sure of in the manager's room of the Medford District United Bank. He might walk in whenever he pleased, and the manager was never too busy to talk and to listen. It was no "How do, Crunden?" in here, but "Be seated, Mr. Crunden; and in what manner may we have the pleasure of serving you?" Perhaps of all the town the bank parlour was the only place where Mr. Crunden felt he was dealt with exactly at his proper worth. In here men were weighed by a most unsentimental method: the man in one scale and his money-bags in the other, and no longest pedigree or highest social rank added sixpence to the man's weight.

But in these days his money was nothing to Crunden—less than nothing. His daughter was ill.

Dr. Blake had been quick to avail himself of the tardy but handsome invitation. He came now to King's Cottage every morning or afternoon.

"I want to see her gain ground," said Dr. Blake. "We are not gaining ground as I should wish."

Dr. Blake often used the old-fashioned "we" when speaking of, or directly addressing, a patient. He was big, clean-shaved, grey-haired; wore a frockcoat and top hat; carried eyeglasses, but rarely looked through them—a physician of the old school. He liked such maxims as "*Festina lente*," "Nature is our best ally," "Prevention is better than cure," etc., and the only modern characteristic in his practice was that he employed few drugs. Thus he hurried slowly with Lizzie, gave her no hasty draughts or powders, but came regularly to ascertain if she was gaining ground.

"Well?" asked the father, with increasing anxiety, "what's wrong?"

"Nothing *organically* wrong. You may rest assured of that. Lassitude, disinclination for effort."

"Shall I make her go away for a change? It's about our usual time—but she says she doesn't feel up to it."

"Allow us a week or two," said Dr. Blake, "and then we may be glad of a change of scene; but at present our lassitude stands in the way."

He was using the old-fashioned "we," and meant, of course, Lizzie's lassitude, not his.

We would not go out for walks, we would only loll in our basket chair in the garden; drives in one of the White Hart landaus gave us no pleasure; we dreaded the fatigue of a holiday tour, with its crowded *tables d'hôte*, noisy hotel bands, and talkative fellow-passengers in trains and on steamboats. We seemed to care for nothing but to sit with an unread-book on our lap while we brooded and dreamed. What was the matter with us?

Dr. Blake thought the liver was indubitably sluggish, and suggested rides upon horses.

"Take up riding, Miss Crunden. Long, quiet rides over the hills and far away—do you all the good in the world."

"Oh, no," said Lizzie. "I can't ride—and there's no one I could ride with."

"Mr. Bunker, the riding-master—just the person. Bunker is a splendid horseman. I often send my young ladies with him; and they tell me he's a very pleasant, entertaining companion."

"Oh, no; I should hate it."

"Very well; we must try something else."

Why should she be ailing—pallid, perceptibly thinner, without joy in life? Old Crunden's heart ached when he thought of it—and that was nearly always. He could think of nothing else. Sometimes, as he thought of this trouble, his feeling was akin to anger—an angry revolt against the injustice of fate. He had spared no expense; he had never grudged her anything that money or love could buy; he had done all that was humanly possible to earn for her health and happiness. He had a *right* to look for his reward, and fate was cheating him again: instead of gaiety, brightness, laughter, was showing him pale cheeks, sad eyes, slow footsteps.

When people talked to him as he strolled about the town he

could not listen to them: he scarcely grasped the main substance of their chatter. Mr. Selby stopped him, and walked with him a little way one afternoon.

"Good-afternoon, young Crunden. Goin' down town?"

This white-haired old man with the shaky hands and the threadbare black clothes always called him young Crunden. He was old Crunden to every one else; but he had been young Crunden, working for his father, when Selby was prosperous and the chief rival of Crunden senior.

"They tell me," said Selby, "some Londoner's going to buy the Hill la'and."

"I dare say."

Crunden habitually avoided the old man, who could talk of nothing but his troubles, and who depressed one's spirits on the brightest day by the maundering recital of misery past and misery coming. But this afternoon the spirits of the younger man were so low that nothing could bring them lower, and he made no effort to escape.

"Ah!" said Selby. "Yes—Hill Rise la'and! That's a rich man's ta'ask. Such ta'asks are easy if you have the capital of your own. Life's easy for the rich men, young Crunden—like a game of ca'ards. Ye can play bold and win if you don't care whether ye win or lose. But they're cruel hard on ye if you're working with borrowed money. The Bank has driven some cruel ba'argains with me. . . . 'Tis all a question how long I can hold out now. . . ."

Then Selby maundered on about his young wife and children. He had been a rich man when he married for the second time. "But I was fool enough to put my money back into bricks and mortar. I had it out once, but I put it ba'ack. 'Tis cruel hard on me young wife. I ought to give her pleasures, and I can barely give her bread."

At a corner he pulled Crunden's sleeve and pointed down the side road that led to River View, the terrace of houses which he had built late in life, which from the first had been a dismal failure.

"There, young Crunden—there sta'ands my folly and my punishment. I had no fear. I hoped it'd be a second Hill Rise—filled up with the best gentry—and *you* know how it's

turned out. That's a rich man's ta'ask. I should never 'a' touched it."

Crunden, not really listening, thinking of his sick girl at home, walked with the old man as far as the bridge, and then gave him a sovereign to be rid of him.

"Thank ye—young Crunden. You were always a good la'ad. I knew your fa'ather well."

Mr. Selby had no pride left. He was still the titular owner of his disastrous River View, but he would borrow five shillings from the humblest citizen, would accept half a crown as a present from the housemaid of one of his tenants. He clung desperately to his ruinous terrace; from year's end to year's end he struggled to avoid losing possession of it; the smallest assistance in his struggle was welcome. You could not offend him so long as you aided him.

Some days Lizzie seemed more languid, some days less languid; some days she seemed almost herself again; but every day—day after day without fail—Dr. Blake came to see her. Then one day there was a sudden change to cooler weather, and Lizzie seemed very much better. Dr. Blake said she had gained more ground in twenty-four hours than in the last fortnight.

"Well, sir," said Mrs. Price to her master, "I begin to think you'll have to give the doctor another hint—and that I was wrong to speak to you as I done—and p'raps it was only the heat after all."

"Do you think," asked old Crunden eagerly, "she's really on the mend then?"

"I begin to think so. She *says* she's all right, and never was wrong. She says it's *him* that worries her—coming and asking so many questions—cross-examining of her."

But then, almost immediately, Dr. Blake did something extraordinary and unexpected. He dismissed himself. He had been treated handsomely by Mr. Crunden, and perhaps he was anxious to show that he, too, could act handsomely. The patient, in this less oppressive weather, now walked, drove, and had insisted upon writing letters for her father. She was out for a walk when Dr. Blake paid his last visit.

"Really," said Dr. Blake, "unless you summon me, I shan't come again."

"Does that mean she is all right?"

"Well, my dear sir, if we have not gained as much ground as I hoped, we have certainly not lost ground. I wish I could be of further service—but I doubt if I can. . . . May I come into the garden with you? I should like a few confidential words."

Mrs. Price, after admitting the doctor, had not withdrawn. She was listening openly, watching the doctor's face, hanging on all his words.

"That good soul," said Dr. Blake in the garden, "is somewhat inquisitive. I have once or twice had a little difficulty in getting rid of her when I wanted to hear the patient's own account of herself."

"Just so," said Crunden. "She pokes her nose in. But for why? Only for this, sir: she's fond of my girl. She's very fond of Liz."

"I am not surprised at that," said Dr. Blake. "And your Mrs. Price is an excellent good soul, I am sure. But I wanted to speak quite freely. You know, in a sense, I have been baffled by your daughter's case."

"Baffled?" said Mr. Crunden, with considerable testiness. "If that's the way of it, surely you could have said that before now."

"My dear sir, you misinterpret my meaning," and Dr. Blake's smile was blandly tolerant. "Only quacks pretend to master every case they meet. Well, this is a case which I have not completely mastered. Perhaps no doctor could have mastered it."

"We might have given another doctor the chance, anyhow."

"Nay, nay, my dear sir; that is scarcely polite."

"I'm a plain man, sir," said Crunden gruffly. "If my girl's sick, I want her sound; if she's sound—well, there's an end of it."

"Bear with me," said Dr. Blake urbanely. "I wish to be of service to you. I am a father myself, you know, as well as a doctor."

There was much kindness in his tone as he said this. He

seemed to drop his professional manner. He seemed determined not to be huffed. He was, of course, dismissing himself, not being dismissed by Mr. Crunden, and he had evidently made up his mind to exit graciously. Really the eminent Dr. Blake was not a bad old boy, in spite of his pompousness, his medical maxims, and his very long bills.

"I repeat," said Dr. Blake, "I wish to be of service to you both. As a doctor, I can say outwardly all is as it should be—but there is this lassitude. Lassitude at Miss Crunden's age is a serious thing. By-the-by, how old is she exactly?"

"Twenty-two."

"So I surmised—about twenty-two. A critical age—always a critical age. . . . In our little conversations I have been struck by your daughter's charm and intelligence."

"She's had a good education."

"Unquestionably. I may say—not as a doctor—as a father—Miss Crunden is a very charming young lady. I respect and admire her. We all respect her."

Old Crunden snorted.

"You blackballed her for your tennis club."

"Not I, my dear sir. *I* proposed her. I was very sorry to hear afterwards what had occurred. But now—did it distress her—make her unhappy?"

"I told her," said Crunden proudly, "she oughtn't to care two straws."

"Good advice. But then, you know, young ladies of twenty-two are often fanciful—they can't always act on good advice. You say, however, she hasn't fretted about *that*?"

"No," said Crunden, after a moment's thought, "she wouldn't be such a fool. No!"

"No; very good. But if some fanciful trouble oppresses her—well, I suppose she doesn't confide everything in you."

"She's a sensible girl. If she wants anything, she knows she can ask for it."

"Oh, very good. But I'll give you my conjectures—it's all they amount to—just conjectures. I think your daughter is unhappy—a girl pining, as it were."

"Why should she pine? For what?"

"Ah! I can't prompt you there. You can't make a guess? Nothing suggests itself to you?"

"No."

"When I said one is sometimes baffled by a case, I had this in my mind. You know, there is a sickness that girls are subject to which is not easy to diagnose."

"What sickness is that?"

"Love-sickness—only a conjecture—but, is she in love?"

"No."

"No unhappy love-affair? Not pining for some handsome young fellow whom she knows you wouldn't approve of? Mr. Crunden, I tell you fairly, if she is desperately in love—sick of love, as girls *are* sometimes—that would at once account for all the symptoms."

"No, it's not that. Can't be. We don't have young fellows hanging about here—handsome or ugly. Besides, my girl has her head screwed on tight enough."

"Good. Then we must look out for some other reason. I thought I'd tell you what passed through my mind—just to offer a friendly hint—which I hope you take in good part."

"I thank you, sir."

"Just a hint. You see, she has no mother to confide in. I think if you can win her confidence, it may be well. Encourage her to confide in you. Girls need a safety-valve; girls are absurdly fanciful. I learned that at home in Hill Rise, not in the hospital or lecture-room. Good-morning. I shan't come again—unless you summon me."

CHAPTER X

IT was after tea, and Mary, the maid, supervised by Mrs. Price, had just carried out the tea things. Old Crunden, at his bureau, was trifling with the last number of *The Architect*. Now and then a thoughtful frown brought his grey eyebrows together and he glanced at his daughter, who sat in the window, absorbed by one of Mees's library novels. Mrs. Price, with the white tablecloth gathered as a bag, had gone out and shaken all the crumbs into the road. She made a practice of presenting the crumbs to the birds both in summer and winter, and the pretty birds, if they did not want the crumbs, at least gave one an excuse for shaking the cloth in the public eye.

"Lor'," she said, coming in again, "it's quite chilly. Going to get some rain, I think."

"It is chilly," said her master. "Shut the lobby door, and shut that passage door behind you, when you've done here."

Mrs. Price folded the white cloth, spread the ornamental cloth, placed a vase of roses in the middle of the table, and then retired to the kitchen.

"Lizzie!"

"Yes, father."

"Put away your book, Liz, and come here."

And Lizzie obediently laid down the absorbing novel, and came from the window.

"Get my pipe for me," said Mr. Crunden, pointing to the mantelpiece, "and the jar. No; I've my pouch in my pocket." And Lizzie went over to the hearth. "Matches—come, look sharp! I hate to see a girl crawl about a room. No life, no briskness." Then, in a softer voice, Mr. Crunden asked: "Are you tired, my dear?"

"No, not particularly," said Lizzie.

As she offered the pipe and matches to her father, he put

his arms round her and spoke gently and most affectionately.

“Lizzie, my girl, what’s the matter with you?”

“Nothing, father; I’m all right.”

“Then sit down with me here,” he said cheerfully, “while I smoke my pipe. I’m tired myself. . . . There.” He had pulled his chair round from the bureau and set another chair by his side for Lizzie, and now he filled the pipe from his old leather pouch.

“There; now we’re cosey.” Lizzie, waiting till he was ready, had struck the match for him, and he was puffing out little clouds of white smoke.

“Liz, something has set me thinking—of myself most—and of you, too. It’s just this: Is there anything you fancy?”

“How do you mean—fancy?”

“Do you want horse-exercise?”

“No, father.”

“Dr. Blake let fall some remarks about horse-exercise, and it has struck me how you spoke of Sir John’s horses. Lizzie, do you wish me to buy you a horse of your own—or two horses? I’ll do it.”

“Oh, no,” and Lizzie took his hand and held it for a few moments. “No, certainly not. But what an old dear you are!”

“More dresses? . . . More novels—books of your very own, Liz,—a little library of the best books, eh? . . . Another piano?”

“No, of course not. You have given me everything.”

“I’ve done my best. Lizzie, I swear I’ve always tried to do my best—with your poor mother, with your brother, most of all with you. Perhaps you don’t know how much I’ve tried.”

“You’ve done *everything*, father.”

“I’ve worked hard in my time—and the work tells. I’m weather-worn, rough-surfaced, but not really cross-grained, Lizzie. I love you—if I don’t show it—if I *can’t* show it as I ought. You know what they called me—hedgehog? Well, I dare say they touched me off proper enough with that name. But I love you most dearly.”

“And I love you, father.”

“I am proud of you.”

“And I am proud of you.”

“Gammon! No gammon, my dear—but you’re not ashamed of me. That’s a great deal. I know that, and I am grateful. I’m proud to think you have risen above me—proud and happy because you are like a lady, well-educated, able to hold your own, in any conversation, with the best of them. . . . I never spared the expense. But now I have been thinking the money is all wasted—if you are unhappy.”

And Mr. Crunden put down his pipe on the desk, turned, and stretched forth his hand. Lizzie had risen from her chair. She went slowly to the window, and looked out.

“Well?”

“If I ever am unhappy, it is because you have done too much for me.”

“How’s that?”

“Father, will you believe I am grateful if I say it?”

“Go on.”

“Then I wish,” said Lizzie, with a sob, “you had spared all the expense—and brought me up as a working girl—never taught me to read and write, never taught me to dream, but sent me out as a servant to work—work—work, without time to dream, as I do now all day long.”

“What do you dream of?”

“Utterly impossible things.”

“And your dreams make you unhappy?”

“Miserably unhappy—sometimes.”

“Ah!”

Lizzie sobbed again, wiped her eyes hastily, sniffed once or twice as she put her handkerchief away; and then came back from the window and laid her hands on her father’s shoulder.

“Father, I oughtn’t to have said it. Don’t notice what I said. I am very grateful, really.”

“Sit down. Listen to me: I have made one great mistake—about your brother—Dick.”

“You didn’t understand him.”

“And *he* didn’t understand *me*. He despised my work. But I blame myself. He was led astray by others. Well, I

might have saved him. I let him go. I wanted him to have his lesson, and then come back and we'd start fair again. . . . I never thought of his dying before we could make it up. . . . I blamed myself. Lizzie, your mother blamed me. It broke your mother's heart—she was never the same afterwards, and she told me on her deathbed to be careful with you. . . . That's what I've been thinking of very often lately—your poor mother's words. I promised her I'd do my best."

"You've been too good to me."

"Now, what are your dreams? If they're impossible, they're beyond me; if not, I'll spend my last penny to make you happy. . . . I can't say more. . . . Why don't you answer?"

Lizzie had turned away her head. She pushed back her chair and was about to get up again.

"No," said Crunden sternly; "stop where you are! You are all I have left; you and I must understand each other. We'll have no more mistakes. Tell me the truth. What are you pining for?"

"Father—I can't tell you."

"And I say you shall."

He had spoken very sternly, even roughly; and now he stood over her and grasped her wrists to hold her in the chair.

"Father—don't—please?"

"Is it love? Show me your face! Is *that* it? Sick of love—are you? Well, don't be afraid. Answer me!"

She had brought her face down to his hands and would not raise it.

"Father, let me go!"

"Answer me!"

"Then—yes!"

"Who is it? Tell me the man's name."

"Oh—I can't!"

"Who is it? Answer me!"

She had begun to cry. He could feel her tears on his hands. He stooped over her to catch the whispered words.

"Father, it's hopeless—quite hopeless."

"That's for me to judge, not for you. Who is it? . . . What? I can't hear."

"Mr. Vincent."

Old Crunden dropped her wrists, drew back, raised his arm, and shook a clenched fist above his head.

"Vincent! Mr. Jack Vincent!" And he laughed bitterly. "Why—in the name of reason?"

"Because—I can't help it."

"Why can't you help it? Why? Because he lives at the very top of Hill Rise. Have *you* fallen under the spell, too?" And gesticulating violently, he walked about the room. "He is idle, dissolute——"

"No, no!"

"Good for nothing—but because his father is a baronet;" and old Crunden bowed low as if to an invisible presence. "Because he rides a cock horse, kisses his gloved hand to every wench he passes——"

"No—never!"

"Listen to me!" and old Crunden stopped in his furious pacings. "He is one of those who set my boy wrong. If he comes philandering after you——"

"He doesn't."

"But you've been meeting him on the sly."

"Father!" cried Lizzie indignantly. "I haven't spoken to him for eight years—not since he used to come here with poor Dick."

"When you were a child—but you didn't fall in love with him then?"

"Yes, I did."

"You must be out of your senses. You must be mad."

"I only wish I was dead."

"There, there," and Crunden came back to his daughter's side. "Don't be a fool; don't cry. Come, come," and he sat down again and spoke very gently, "confide in me—as though I was your mother. Tell me all about it. It's nonsense—utter nonsense—but it'll do you good to tell me."

"Father, I'm ashamed of myself to be so silly—and you'll never understand."

"Oh, yes, I shall."

"Well—you don't know how good he is. Mother liked him, Dick adored him——"

"Worse luck!"

"He was a good influence for Dick. He tried to keep him straight. He warned him against Mr. Lardner—and all the others."

"Oh, Lord!"

"And he was good to me—bringing me sweets in boxes, playing with me and Dick, acting things together—and I couldn't help loving him. No one could."

Mr. Crunden grunted loudly.

"So," said Lizzie, "after Dick was gone, and *he* never came again, I worked him into all my dreams. You don't know how girls dream—they can't help it. The more I read and learned, the more I dreamed. That's the worst of books—they're so unlike life. In books nothing makes any difference—I mean rank or wealth. Love bridges every gulf. . . . That's all, father. Don't be angry. I'm not a fool really; it's only a silly dream—of what might have happened, quite naturally, if—if I had lived in Hill Rise." And Lizzie once more burst into tears.

Old Crunden made a gesture of despair, got up, and walked about again.

"I tried not," said Lizzie, drying her eyes and sniffing, "but I'd no work to occupy me. If I'd only had work to do; if you'd still been in business, and I could have really worked for you—as a clerk—or bookkeeper—real work all day long—I could have prevented myself. . . . But, father, it's nothing at all—a dream. You forced me to tell you. I wish I hadn't told you."

"I'm glad you told me. And is that all about it?"

"Yes."

"On your honour, there's no more to it? No secret meetings, no letters?"

"No—on my honour."

"You've just been pining for my lord as he rode by your window—and dreaming that you were my lady!" And Mr. Crunden endeavoured to laugh cheerfully. "Well, well; what next? Ha-ha! It is a good joke, really. You'll get over

it, my girl—you and I will laugh at it together. There—there—”

Just then the electric bell, ringing sharply, interrupted Mr. Crunden's affected cheerfulness.

“Some one at the door,” Lizzie whispered, as she rose hastily. “I'll go;” and she hurried away to hide her tear-stained face and red-rimmed eyes.

“Front-door bell,” said Mrs. Price, coming in from the kitchen passage.

Mr. Crunden put his finger to his mouth and crossed the room on tiptoe.

“Wait; I won't see any one,” he whispered. “Say I'm busy. No, best say I'm not at home,” and he placed himself inside the threshold of the passage. “Now—answer the bell.”

Then Mrs. Price opened the lobby door, and a voice was heard outside asking courteously, “Is Mr. Crunden at home?”

“Oh, Lor'!” said Mrs. Price, stepping back. “Oh, yes; at home to *you*—I'm sure—if he isn't at home to any one else;” and she dropped a curtsey, drew back further to make spacious entry for the august visitor, and in awestruck tones announced his name and title.

“Sir John Vincent, sir.”

“How do, Crunden?” said Sir John, offering his hand.

“I—I'm nicely, thank you, sir,” said old Crunden, shaking hands.

“Can you spare me a few minutes for a chat about this most disturbing business?”

“What—wha—what?” old Crunden stammered. “What—you—mean—sir?”

The visitor nodded towards the white bill that decorated the wall.

“This most troublesome sale.”

“Oh—ah, yes, of course. Just so. . . . Won't you sit down, Sir John?”

The visitor was self-possessed, pleasant-mannered, easily gracious; he laid down his hat and cane, and with a quite unconsciously patronising smile accepted the chair which the host had pushed forward for him. The host was embarrassed,

flurried, nervous; his grey hair was disordered, his face flushed, his movements were awkward and abrupt.

"You, no doubt, have been thinking of Hill Rise?"

"Yes, sir; I have been thinking a lot about it."

Mr. Crunden said this over his shoulder. He had gone to the parlour door, opened it, looked through into the other room, and then closed the door again. Now he went to the passage door, opened and closed that.

"I have, sir—thought much."

"Won't *you* sit down also?" said Sir John, very pleasantly. "I come to you for help, Mr. Crunden. I am sure you will aid us. I consider we are all threatened—I mean the whole town will suffer if we don't save Hill Rise."

"Do you think so, sir?"

"I do, indeed. I have been sounding everybody; all seem agreed. This is a case in which the Hill and Town should act as one man."

"And what should the one man do, Sir John?"

"Well," and Sir John looked rather blank for a moment, "that's not so easy to say. The real way out of the difficulty would be to buy the estate, put it in the hands of trustees, and preserve it forever. Mr. Crunden, don't you think the town ought to buy the property? Don't you think the corporation ought to provide half the money at least?"

"Has the corporation the power?"

"They might dedicate a portion to the public—make a pleasure park of it. They could dedicate all the meadows on the western side without injuring us," and Sir John put his hand in his pocket. "Just glance at this," and he brought out the auctioneers' catalogue. "Messrs. Griggs have sent me an advance copy as a compliment."

"Yes, I have seen it."

"Really! I didn't know they had sent any others. . . . Mr. Crunden, I make no secret: this scheme has frightened me out of my wits almost. It is really too infernal."

"Looks worst on paper, p'r'aps."

"Mr. Crunden, can't we put our heads together and do something? Do help us—with your weight and influence, and your knowledge of business matters. . . . I am trying

to get up a meeting. I am doing all I can, but time is so short. Mr. Crunden, I make no secret. I am in earnest—bitterly in earnest—when I say the thing is a confounded nightmare to me. My dread is, we shan't be given time—they may sell by private treaty before the advertised date. . . . Fellows have been down from London going over the ground. There was a fellow with a red tie and a white hat, who meant business—sort of surveyor—from one of these land companies. I believe that fellow in the red tie meant to make a reporting bid the minute he got back to London."

Mr. Crunden had again gone to the parlour door and opened, then softly shut it.

"Sir, I think I might help you."

"Do—like a good fellow."

"If I gave my mind to it, I believe I could work out some plan."

"Yes, do, do."

"But, Sir John, I can't give my mind to it—not now."

"Think it over, but remember, hours are precious."

"I can only think of one thing at a time, and I'm thinking of myself now."

"Surely our interests are identical. You don't want the place ruined."

"Sir, may I speak frankly? May I speak my thought?"

"By all means."

"I have very little interest with the corporation. They went fierce against me—when I opposed them building the new Town Hall—"

"A piece of extravagant folly."

"Just so; but those who ought to have supported me, kept me off the Council; they turned me out. The town thinks naught of me."

"But the town knows you are rich."

"They don't know how rich I am."

"I congratulate you."

Mr. Crunden was nervously wiping his hands with his ample bandana handkerchief. There were beads of perspiration on his forehead, and a red glow rose to his temples as he made his unusual boast.

"I'm a richer man than folk guess. I've worked hard—and I've done right well. . . . Sir, I follow your lead: I make no secret. As a gentleman said to me the other day—it was Mr. Dowling—he said I hadn't gone in for display—kept my money safe, out of sight, but it's *there* all right."

"I am sure," said the visitor patronisingly, but kindly, "you deserve the respect of all. It is the men of your class who by steady industry amass fortune, and who are wise enough not to have their heads turned by prosperity, and—"

"Yes, but I'm an ambitious man. I have great ambitions—tremendous ambitions."

"No unworthy ambitions, I am quite sure."

"Thank you, sir. There's my daughter. I'm ambitious for her. Sir, I have worked hard to make a lady of my girl."

"Not without good results. She is a charming young lady."

"That's the very words of another gentleman—who lives in Hill Rise. It was Dr. Blake. Another gentleman, he said my girl can't look too high. That was Mr. Dowling again. He said it, and he meant it."

"Mr. Crunden," said Sir John, with unaffected kindness, "you are thinking of that unfortunate business at the Club. I can assure you it was simply a rule—that couldn't be broken. It was in no sense an affront to Miss Crunden."

"Thank you. No—tradesman's daughter! It was meant for me. That's how I took it. Poor girl! Her father stood in her way. But her father can get out of her way—when the time comes."

"Crunden—my good fellow, let me see what I can do. If an exception can be made—we'll make it. Is that what you want from us?"

"No; I want a thousand times more. I want your son from you—I want your son, Mr. Jack, for my daughter's husband. That's my ambition."

For a few moments the visitor stared at his host in open-mouthed surprise.

"I fear *that* ambition cannot be realised. . . . But you are joking?"

"No, I'm not. . . . No, don't answer me now. Think it over," and the host leaned across the table and spoke with

extraordinary eagerness and intensity. "I know how it must sound at first. Just a dream—a mad dream—old Crunden gone out of his senses. But, sir, it's all right."

"Stop—please! Has my son been foolish enough to rouse hopes?"

"No; never a word said. But he'll do it, if you ask him. Why shouldn't he? My girl isn't the sort to frighten a man—and there's money behind her."

Sir John laughed, and was about to rise.

"Really, this is rather absurd. My son is over thirty."

"He'd do what you tell him. Please don't answer me now. I ask you to think it over."

"Mr. Crunden—what shall I say? We have very different views for our son. When he marries, it will not, I think, be for money, and it will be in his own walk of life—that is, if he marries with my consent."

"Don't answer me. Sit down, sir, and hear me out; then think it over. Your lad's thirty—more'n old enough to be settled. What good's he doing loafing—I should say, strolling—about the town here? Where's he drifting, where's he dropping to—while he waits his turn—till you are gone?"

Sir John pushed back his chair.

"Don't mind how I put it. Take the sense, not the words. I'm in earnest—bitterly in earnest. 'Tis the wisest thing you could do for him. You say: Marry with your consent—suppose he doesn't ask it? S'pose he comes and tells you he means to marry some barmaid at the White Hart, or a singing wench from the theatre. You can't stop him. Let him take my girl. He'll get a girl who—who'll love him with all her heart when he asks her to do it—and I'll move out of their way. I won't disgrace them. Old Hedgehog Crunden will disappear down the next hedgerow."

Sir John rose and stood, hat in hand.

"There! This is my offer, Sir John. I am bitterly in earnest. Think of it—don't answer. It's a fair bargain. Let me have the son-in-law I've set my dreams on, and I'll save Hill Rise. I can do it—*somehow*. I'll do it for you, and I'll settle twenty thousand—in cash or ground-rents—on them two; and you shall settle Hill House, to come to them when

you are gone. There: that's the bargain. Take time to think of it."

"Really, time is not necessary. I have explained that really it can't be thought of seriously."

"No, no! Don't answer."

The ease of manner and smiling self-possession of Sir John had vanished. He had been vastly surprised, considerably embarrassed; he appeared to make an effort to summon back the unruffled presence of the great Sir John of Hill House, chairman of public meetings, magistrates' bench, etc. But the effort was not entirely successful; kind feeling, perhaps, warred with outward dignity.

"Really," he said, "I must, at all costs, be explicit. Impossible. Your bargain is impossible. Mr. Crunden, we are born with our prejudices—foolish prejudices, it may be—but we can't shake them off."

"Think it over."

"I don't wish to be discourteous; but, if you can only help us on these terms—in the plainest words—I would rather see Hill Rise in the hands of the speculative builders."

"So, that's your answer?"

"Yes, that's my answer, Mr. Crunden."

Old Crunden pulled himself together, gave his head a shake, and, before he spoke, moved towards the front door.

"Very good, sir. All right. That's over—and done with. Please forget what I've said. Please—don't go away and laugh at me."

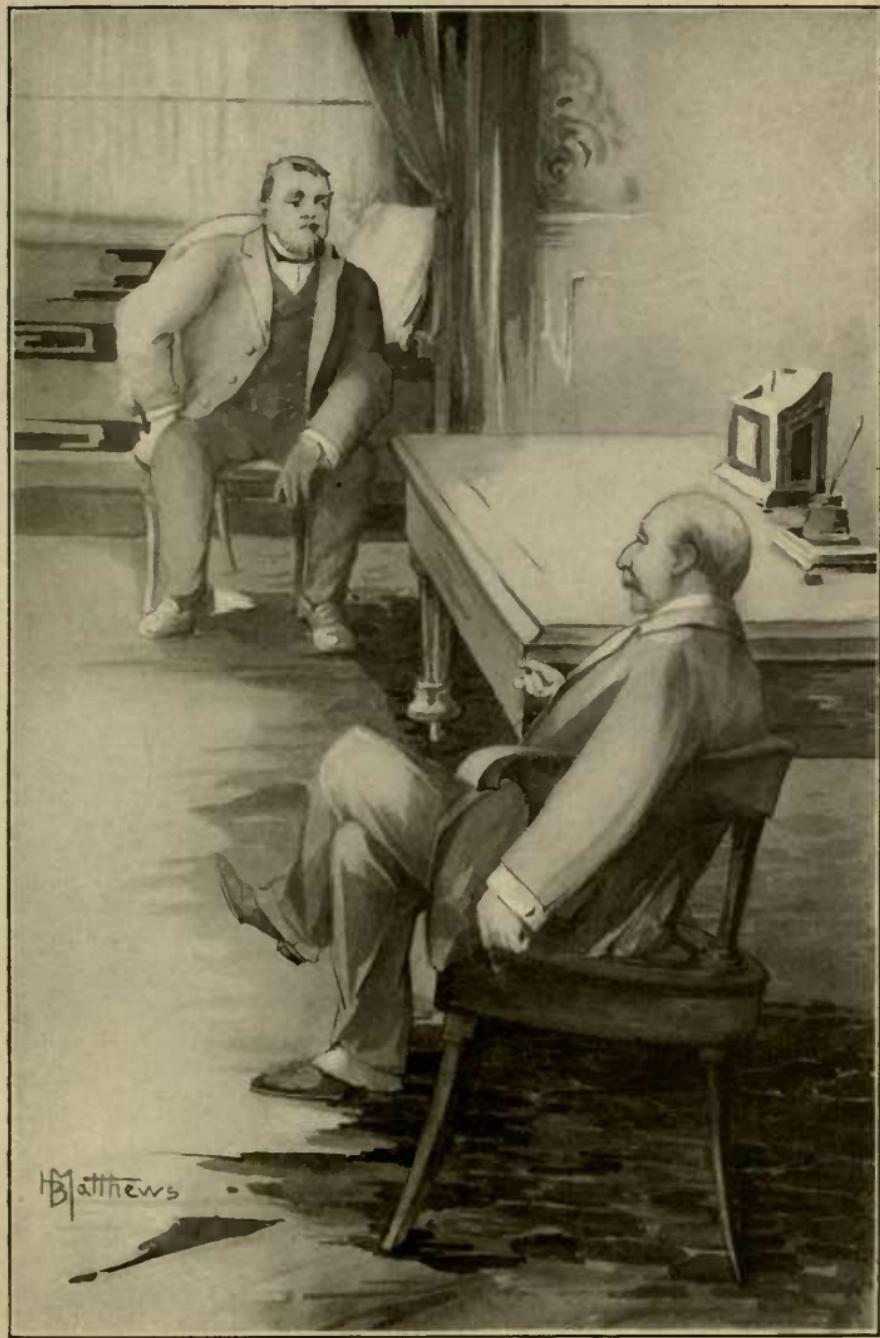
"No," said Sir John at the door; "no, certainly not."

"I'd ask you—humbly—Sir John, as a favour, never to speak of it—to any one. Not to Mr. Vincent himself."

"Not to him?" and Sir John hesitated. "Yes," he said kindly. "Very well, Mr. Crunden, I'll respect your wish;" and he offered his hand. "Let's both forget all about it."

"Thank you," said Crunden, not seeming to see the offered hand. "Let me open the door for you, Sir John." And he stood by the door, bowing low, as Sir John passed out.

Lizzie, upstairs in her room, heard the front door shut, and, looking out of her latticed window, saw the visitor walk across



"I want your son, Mr. Jack, for my daughter's husband."—Page 124

the road. She came bounding down the stairs, ran through the parlour, and burst into the sitting-room.

“Father!”

“Well?”

She was holding a hand to her side as though sudden fear or haste had taken her breath away; her lips trembled, her voice shook.

“It was Sir John, wasn’t it?”

“Yes, it was Sir John.”

“What were you talking about so long?”

“You.”

“Father—you didn’t tell him? Say you didn’t tell him!”

“I did my best. I asked for his son’s hand in marriage, and he refused.”

“Father! How could you? Oh, it was cruel—it was wicked of you to betray me.”

“I didn’t betray you. Don’t blame me.”

“I think I shall die of shame. Oh, father! Don’t you understand what you’ve done? All the world will laugh at me. If they knew, there’s not a girl in the place—but would point at me and mock at me. . . . And what will Mr. Jack think of me when he hears?”

“He won’t hear—and I kept you out of it in that sense. I asked for myself.”

“But Sir John will tell him—and then he’ll guess.”

“No, he won’t. Sir John promised not to tell him. Sir John will keep his word.”

CHAPTER XI

LIZZIE CRUNDEN took to her bed, turned her face to the wall, and wished that the bed had been her grave. At least, she believed that she wished it. She whispered the words to herself: "I wish I was dead. I only wish I was dead." The wall was just before her eyes, in reach of her hand; and with her finger she traced the outlines of bouquets and ribbons that repeated themselves again and again on the wall-paper, while she lay thinking, thinking, thinking. At night she stared with widely opened eyes through the heavy darkness of the room at the lesser darkness outside the muslin curtains of the window. And by night and by day hot shame swept over her, in great waves, every time that she thought of Mr. Jack. One thought especially made her like a swimmer, struggling, drowning in a vast sea of shame.

It was the second time that she had proposed to Mr. Jack. This was the thought that completely overwhelmed her. For years now she had flushed hotly whenever she remembered that as a child she asked Jack to marry her. That was a thing even a child should not have done. And now that she was grown up, her father, acting as ambassador, had done it for her again. Mr. Jack, if he heard of the second diplomatic proposal—and could one hope that he would not sooner or later hear of it?—would immediately recall the first most brazenly direct proposal.

Mrs. Price, with handkerchief, plain water, and *eau-de-cologne*, could not take the throb from one's forehead; or, with tea and lemonade, slake the fever of this dreadful thought. Only one alleviation of torment was within the scope of Mrs. Price.

"Pricey, keep Dr. Blake away. Don't let him be fetched. If he comes here questioning me, I shall go out of my mind—or get up and commit suicide."

Such wild words frightened Mrs. Price sorely.

"Oh, my pet, we must fetch him if you ain't yourself. You do seem worse than the headache should make you."

"It's only a headache—and—and a crisis of nerves," said poor Lizzie, compelled to account for her trouble, and perhaps achieving a lucky fluke in diagnosis. "Promise you'll keep Dr. Blake away. At any rate, till to-morrow."

"It's on'y her nerves, sir," said Mrs. Price, downstairs, with a long face. "And she'll be better to-morrow."

Lizzie thought of herself as a woman who had offered her heart to a man, who had earned the reprobation of all woman-kind—even though the offer had been made unintentionally, quite by accident. She thought of herself as grown up; yet in truth she was only a child still. In spite of her twenty-two years, she was childlike in feeling and sentiment; no more a real "grown-up" than the young gentlemen of the Hill—than Mr. Lardner at forty, or Mr. Ridgworth at fifty. The soft, enervating southern air had kept her, too, young and foolish. But as she lay now painfully brooding over the present and the past, it was as though her childhood was slipping from her forever. This was the end of all her childish dreaming. This was what her nonsense had brought: writhing shame, shaking fear of public discovery and world-wide disgrace.

What had her love been? Nothing, really—as she had told her father—vague smoke rising here and there from little rubbish heaps of thought set on fire by careless fancies; vague fumes hovering over a lake of stagnant erudition; essence of idiocy laboriously distilled from hundreds of trashy library novels. Not Jack Vincent, the man himself, had been the object of her desire, but a splendid impossibility; not a live hero, but all the heroes in all Mr. Mees's novels rolled into one moving, smiling shadow of a man. The real Mr. Vincent had no power over her; she was only in love with his shining ghost. That was her love, as it seemed to her now, and yet she had been unable to hold it in safe-keeping. She must needs babble of her folly. The craving to talk of it had rendered her an incompetent guardian of her own secret.

Then she thought of her schooldays, and the schoolgirl

loves about which they all used to chatter. Every girl in the school who had passed her fourteenth birthday was in love with somebody—the school doctor, the Eastbourne curates, the Eastbourne riding-masters; or, failing such handy local lovers, just the actors, statesmen, soldiers, chosen from the revolving racks of picture post-cards. One girl—Edie Pritchard—had a hundred and twenty-three post-cards bearing the portrait of a famous general. She could love none other; and if nothing came of it, if they should never meet, or he should be killed in battle, she would live and die unmated. She said so herself. Sybil Goring worshipped the music-master, a notoriously married man, who came to impart expression to the elder girls when Miss Metzler had given them executive force and accuracy. “I worship him,” said Sybil, not in the least hiding *her* secret. “I would lie down before his feet and let him trample on me. . . . Look out! here he comes.” And perhaps, in an access of maidenly confusion, Sybil ran away from her all-unconscious enslaver.

They talked of their loves, whispered as they trudged two by two, were chaffed and teased about their loves; suffered heart pangs one minute, enjoyed almond rock the next; and in the end no harm came to them from the love or the sweetmeat. Both were forbidden by the school authorities, but the almond rock was the more dangerous of the two; it woke you in the night sometimes and made you seriously uncomfortable, whereas a freely discussed love never yet kept a schoolgirl awake.

Thinking of these matters, poor Lizzie Crunden reached something like a calm analysis, and worked out her general law. Love talked of vanished; like a volatile gas it floated away in chatter and laughter, innocuously mixed itself with the sunlit air, and produced no explosion. It was deadly and tremendous only when you bottled it up too closely. If she could have obtained girl friends for trusting confidence, she would have been cured of Mr. Jack long ago. She was almost bursting when her father sternly questioned her, and Mr. Jack came gurgling out with a most lamentable expansion.

Well, she thought, she was cured now; but alas, at what a cost!

Old Crunden came upstairs to see her once or twice while the crisis of nerves still endured. He sat by the bed, patted her shoulder, took her hot hand, and stroked it softly.

“Lizzie, my dear, don’t let yourself down like this.”

“I can’t help it, father; I can’t get over your telling Sir John.”

“Don’t you worry about that; it was just between Sir John and me. It won’t go any further.”

“Why did you?”

“I don’t know. For half an hour I was under the spell myself, I suppose. But I want to break the spell forever.”

Another time Mr. Crunden, sitting by the bed, appealed to Lizzie’s pride and courage.

“Liz, my lass, don’t lower yourself; get up and come out, and show yourself to all the world—by your father’s side. I want you by my side.”

“I’ll be better to-morrow. Then I’ll get up—and do anything you tell me.”

“That’s right. I can’t stand it—your lying here all the day. I want to see my girl bright and cheerful. Whatever I have done, Liz, I did it for your sake. Don’t blame me, but help me. Show yourself by my side.”

Then Lizzie promised to finish with her little crisis. She would get up and be right; but, before resuming everyday life, she wished to go away from Medford.

“Take me somewhere right away, father, where I can forget all about it.”

But Mr. Crunden said that “after this upset” he felt he could not go holiday-making.

“You should have come when I asked you, Liz, then all this wouldn’t have happened. I can’t go now.”

Yet he wished her to have the change of air and scene spoken of by Dr. Blake. Could they not find some one to take Lizzie? He would not grudge the expense of a lady-companion.

Lizzie finally thought of an elderly Miss Fleming, who had been a governess at the Eastbourne School. This lady, with whom Lizzie corresponded, might act as chaperon. And the lady jumped at the chance. She would take her well-remem-

bered, highly valued Lizzie Crunden for a fortnight to a most delightful farmhouse on the north coast of Cornwall.

“Very good,” said Mr. Crunden; “let her come down here to stay the night, and if I like the look of her, we’ll arrange it.”

Miss Fleming, by sobriety of demeanour and by ladylike conversation, at once satisfied Mr. Crunden that she was a proper person for the charge, and with her Lizzie went away.

“Come back your old self, Liz,” said her father, on the morning of departure. “That’s all I ask. . . . We’ll be wiser—both of us—henceforth. And perhaps I’ll find some work for you. You know what you said. If I give you real work—helping me—will you do it with all your heart?”

“Yes, I promise.”

“All right, my lass. Good-bye. Come back your old self.”

But this Lizzie could not promise. As the good swift train carried her westward to the land of yellow gorse, black rocks, purple heather, she knew that her old self was gone, never to return. She had taken to her bed as a foolish, overgrown child; she had risen from it a responsible woman. No more nonsense now; she would eat plenty of Cornish cream, drink in the strong, clean wind, harden her limbs with arduous climbing and tramping; get thoroughly strong and well, and bring home to father a wise, staunch, unflinching daughter. This must be her task: to live down and expiate the follies of youth by a blameless and steady middle-age.

CHAPTER XII

THE date of the sale had come and gone.

Nothing had issued from all the excitement and all the meetings. The Town would not interfere; the Hill was not ready with any definite plan of action. It was as though after opening the campaign with energy, the commander-in-chief and his generals, when the day of battle came, had no available force to put into the field. One might doubt if a single man went up from Medford to see what happened in the Mart, London, at 3 p.m. precisely. Medford read in the newspapers of the catastrophe. The property had been offered in one lot, and knocked down for thirty-seven thousand pounds. Was this a real bid, or merely the auctioneers buying in for the owners? No one in Medford seemed to know for certain, but the London newspapers said it was a sale. Local rumour added that Sir John—still active—had heard from Messrs. Firmin, who confirmed the newspaper reports. The auctioneer's hammer had dealt a genuine knockdown blow; but the purchase was not yet completed. Until the completion of the purchase the solicitors must withhold the purchaser's name.

One afternoon of late August, Mr. Jack Vincent and a friend discussed the position of affairs, and nothing could better illustrate the frivolity, apathy, or cynical composure of the younger generation than their words and their manner in the presence of a nearly consummated disaster.

They were in the big dining-room of the Hill House. Luncheon was done. Short, the butler, with Henry and Thomas, the two footmen, in their brown liveries and canary collars, was clearing the table. Peace, repletion, drowsiness were in the warm air. Short, putting things away in the great sideboard, and the footmen, stacking glasses and plates on a wooden tray, moved languidly as dreamers who would never awake, and paused to look through the open windows

across the sunlit lawn at two gardeners, who were amusing themselves rather than working with the pony and the mowing machine.

It was the best, the most quietly noble room in the house—everything about it old-fashioned, old-established, solidly permanent, from the double mahogany doors to the white busts on black pedestals, the deep and immensely heavy leather armchairs, or the huge coal-box by the fireless hearth; and this afternoon the room was as a temple of well-guarded repose.

Mr. Jack Vincent reclined in one of the armchairs, with a foot on the marble jamb of the fireplace. Every now and then he took the cigarette from his mouth and slowly and carefully blew rings and watched them float upward. He was in riding breeches and continuations, and dress pumps. At some time since his morning ride he had evidently attempted to change his clothes, but, after taking off his gaiters and boots, had renounced further effort.

Young Mr. Charles Padfield, dressed in dark flannels, sat cross-legged on the chair he had used at luncheon, and also smoked a cigarette, but blew no rings.

“Well,” said Mr. Charles lazily, “I must be off.” Then, without stirring, after a pause, he repeated the statement. “Yes, I must be off.”

Mr. Vincent, looking at the ceiling, did not take the least notice of his friend’s words.

“Sir,” said Short, the butler, to his young master, “shall we disturb you?”

“Eh? What?”

“We want to arrange the room for the meeting, sir;” and Short waited for an answer. “If we begin moving the furniture shall we interfere with you?”

“If you do, you’ll hear about it.”

Short seemed troubled by this reply. “But, sir——”

“Oh, go on!” and Mr. Vincent laughed. “Don’t mind me.”

“Nor me,” said Mr. Padfield. “I must be off, anyhow.”

Contented with this permission, Short and his assistants pushed the big table farther towards the window, began to carry chairs and place them in rows behind the table.

"I must be off," said Charlie Padfield, "but I wouldn't mind another glass of port. We left the decanter half-full;" and he looked at the sideboard. "Disappeared!"

"Yes," said Jack, "Short finished that in his pantry."

Mr. Short stopped working immediately.

"As it happens, Mr. John, that ball's off the wicket, sir. The port is in the pantry—undrunk. But it won't be drunk by you, Mr. Padfield. Her ladyship had bespoken it for one of her invalids. If you wish to know her name——"

"I don't."

"Mrs. Newboult."

Henry, the younger of the footmen, here interposed vivaciously.

"I wish I had Mrs. Newboult's complaint. On behalf of science I offer myself for the port-wine cure."

"What you gassing about?" said Mr. Padfield. "No one spoke to you."

"Beg pardon, sir."

"Short," said Jack dreamily, "what's the move now?"

"Only these chairs, sir, and we'll leave you in peace."

"I don't mean that. I mean the meeting. Who's coming this afternoon?"

"All the influential people of the town, sir."

"Oh, we've had them before;" and Jack spoke more and more dreamily. "Hill Rise is sold. Why don't they shut up—own they're beat, and make the best of it? . . . We are an effete, played-out aristocracy—doomed to extinction."

"Exactly," said Charlie Padfield, "what I tell my mother: Make the best of it. She won't own herself beat. Tries to believe the sale was a trick to frighten her—that it isn't sold really."

"That," said Short gloomily, "was Sir John's hope—all our hope, sir. But that hope was dashed to the ground the day before yesterday. Sir John had it direct from the solicitors."

"Who was it?" asked Jack. "The man in the red tie? The Governor swears it was some fellow in a red tie."

"The solicitors won't give the name till it's all signed and

delivered—but they'll send on any offers. That's what Sir John has called the meeting for."

"Short, will it matter? What's your own opinion?"

"Why, what do *you* think, sir?"

"I don't think about it."

"Devastation, sir, *I* call it. My opinion is Sir John's. Strain every nerve to save something from the wreck?"

"What wreck?"

"Why, this house along with the rest;" and Short waved his arm towards the windows. "How'll it be when you look out over our garden at the backs of a lot of jerry-built villas?"

"I shan't look. I shall look the other way."

"Exactly," said Charles Padfield again, "what I tell my mother. Take it like a sportsman. If you're beat, never let 'em see you mind." And with great deliberation Mr. Padfield aimed his cigarette at the fireplace, and launched it. But the cigarette, not reaching the mark, fell on the hearthrug. "Jack!" and Mr. Padfield pointed helplessly. "Jack! I say!"

Mr. Vincent, without moving from his chair, stretched his right foot and pulled the burning cigarette to the safety of the hearth.

"Beg pardon, sir," said Henry, the footman. Mr. Short had left the room, and Henry, in the absence of his superior officer, was always of a waggish turn. "Beg pardon, I'm sure. That accident was my fault for not bringing you a ashtray. If Hill House had been burnt down, I should have taken the blame on myself."

"You talk too much," said Mr. Padfield. "No one spoke to you."

"Henry," said Jack, "what's *your* opinion about Hill Rise? You are rather an ass."

"In that case, sir, my opinion can be of little value."

"Let's hear it for what it's worth."

"Silence," said Charlie Padfield, "for Henry Budd, an alleged footman."

Henry, standing by the table, struck an attitude and apparently tried to represent a typical public speaker, while Thomas, the other footman, lingered by the sideboard and grinned admiringly.

"Thus encouraged," said Henry, "I will rise to address this influential meeting. I will state the whole of my opinion, which is that the influential people of this town have made laughing stocks of themselves. Ever since June they have been saying what they would do next. It made me tremble and perspire to hear them. They was going to eat anybody as touched Hill Rise. They talked as big as giants—and what has followed? It has just been sold over their heads, as though they were so many mice. . . . Hear! hear! And loud cheers. Now I will proceed—"

"Oh, shut up!" said Mr. Padfield. "You aren't funny."

"P'r'aps," said Henry, "you aren't a judge, sir;" and he glanced at Thomas, who was highly diverted. "I have the better part of my audience with me."

Then there was some sharp give and take between Mr. Padfield and Henry; but in this passage of wit Mr. Padfield was so clearly worsted that he became angry, and with a red face got up from his chair.

"Impudent ass! Oh, you go to the devil!"

"Thank you, sir. P'r'aps you'll show me the way. Gossip says you're on the road."

"That'll do, Henry," said Jack Vincent authoritatively; and he, too, rose from his chair. "Just go upstairs and fetch my boots."

Henry was at once crestfallen and alarmed.

"All right," continued Jack. "You deserve to be kicked, but I'm not going to do it. Only want to change my slippers. I'm too tired to change my clothes;" and he yawned and stretched himself.

"And you," called Mr. Padfield to Thomas, following Henry out of the room; "you fetch my hat, will you?"

The boots and the hat were soon brought, but by the time they arrived the energy of their owners had subsided again. Mr. Jack began slowly to fill his pipe, and Mr. Charles, as though in unconscious imitation, began to fill his. They were thus engaged when Lady Vincent entered the room from the garden.

"Your father not with you? I hope he is resting."

"Quietly getting up steam somewhere," said Jack; and he

pointed with his pipe at the table and the ranged chairs. "Decks cleared for action."

"Oh, Jack, don't smoke a pipe in here! You know all the world is coming."

"All right," said Jack, and he put the pipe in his pocket.

"Well, Lady Vincent," said Charlie Padfield, putting his pipe away, "afraid I must be off."

Lady Vincent smiled politely.

"Good-bye, Mr. Charles. Give my love to your mamma—but, of course, I shall see her later on."

"Afraid you won't. She's seedy—or thinks she is."

"Oh, dear," said Lady Vincent, "how unfortunate! We wanted her support."

Mr. Padfield, sauntering round the table, had nearly reached the window when Jack called after him.

"Come back for the meeting?"

"I don't know," murmured Mr. Padfield. "I don't know;" and then, as if unexpectedly sapped of all initiative, or too much fatigued to go further, he slowly sank into a chair by the window.

Lady Vincent, with her back to the window, was unaware of this collapse. She had turned to her son, and her tone became more confidential.

"Your father, Jack, is in a great state of mind about this meeting."

"Is he?" said Jack. "He always is about such things. It amuses him."

"But about this he is terribly in earnest—more so than I ever remember."

"You know, mother—the prevailing idea seems to be that the Governor is making a considerable ass of himself."

"Why do you say that?"

"From what people say"—and as Jack lazily continued speaking, he brought out his pipe and groped for the match-box behind him on the mantelpiece—"as far as I can gather, the opinion is this: The fuss and chatter has gone on ever since June—all talking and threatening like giants. Don't know what the Guv'nor and the rest *weren't* going to do. Very well;" and he struck a match.

"Jack, don't."

"All right;" and he blew out the match. "Well, then, what happens? At the advertised date, Hill Rise is jolly well sold over their heads, as though—as though——"

"They were so many mice," said Mr. Padfield.

Lady Vincent started violently, turned, and spoke with coldness.

"I thought you were gone."

"Yes, I *must* go."

And, as soon as Lady Vincent had turned her back again, Mr. Padfield really did go. Very slowly rising, he passed slowly out into the sunlight on the lawn.

"Your father's strong hope now," said Lady Vincent seriously, "is to save the situation by buying back a strip of the meadows—a protecting belt—four or five acres—which would really save us from the worst. We should still have the best of the tennis courts—and space to breathe in. That, after all, is the essential thing. Don't you agree with me, Mr. Padfield?" And, looking round, Lady Vincent started. "He has gone. . . . Jack, that is a very worthless young man."

"Yes, isn't he? Just like the rest of us."

"Don't say that."

"Why not?"

"I know you don't mean it, but it pains me to hear you classing yourself with these vacant, foolish friends and satellites."

"Do you count me a class all to myself—unique?"

"I count always on your rousing yourself—doing great things one day."

Jack laughed and shook his head good-humouredly.

"It is only that, Jack—just to rouse yourself. Take an interest in life—not let it glide by you. Be something more in the world than our son,"—and Lady Vincent laid a hand upon his arm,—"our loved son."

"I am," said Jack, smiling and with affected pride. "I am an ex-militia officer. Vice-president of the Lawn Tennis and Croquet Club. Past-master of the Lodge 3215 of Freemasons. Also a Buffalo—but I don't reckon such small deer. And

some one told me the other day I was the most popular man of us Hill-folk among all the townspeople."

"The townspeople," said Lady Vincent, "are beneath contempt—false patriots. Your father finds they have no real backbone—wait to see which way the cat jumps. The Mayor—Mr. Lovett—on whom one relied, has been absolutely invertebrate. That architect—Mr. Dowling—has rendered no assistance."

"You are well-primed—by the Guv'nor."

"Also that Mr. Crunden—"

"Hedgehog Crunden!"

"Your father is highly incensed with him. He has refused all assistance, and when invited to come to-day and help, even at the eleventh hour, replied—almost impudently—that he'd come to hear the speechmaking—"

But Mr. Jack defended the character of old Crunden. To his mind, Mr. Crunden was the best of the townies—a good sort, when you knew him. He also had words of praise for Miss Crunden. She used to be the jolliest little child in the world; and now, he added, she had grown into a very decent-looking girl.

"Very funny thing," said Jack. "I've only just twigged which girl *is* Lizzie Crunden. She's that jolly nice girl that wears the blue frocks. She looks as nice as can be—and I call it a beastly shame of our girls sitting on her and snubbing her—"

"I am sorry for her," said Lady Vincent, not unkindly, "but she brings it on herself. She is pushing."

"She has never pushed up against me," said Jack. "I haven't spoken to her for years."

"Why should you?"

"Because she's an old friend. I'd have spoken quick enough if I had twigged she was the girl in blue."

"I am sorry for the poor girl," said Lady Vincent. "Of course she is not to blame for her father—and her position is anomalous. But she should understand, and not push herself where she isn't expected. Then she wouldn't be snubbed."

"Poor Miss Lizzie! I think our girls want a jolly good snubbing themselves;" and again Jack spoke in praise of his

humble friends. "Tell Sir John he is off the line about old Crunden. He may take it from me—the old chap's a trump." Then, with a laugh, he added, "I am bound to stick up for him."

"Why are you bound?"

"Oh, we are brothers—Masons—to begin with; and fair's fair. Mother, I'll tell you. He lent me fifty pounds the other day!"

"Jack!"

"I was in a hole—stuck for money."

"But why," asked Lady Vincent, in consternation, "why didn't you ask your father for it?"

"Can't you guess?" said Jack archly.

"He mightn't have been able?"

"The Governor doesn't like having his ear bitten."

"But Crunden! Why did you ask him?"

"I don't know. Pure fun. I wanted to bite *somebody's* ear to that tune. You know what I mean? Slang!"

Lady Vincent nodded her head earnestly.

"I met the old chap in the street. So I thought: What a lark to try and bite the Hedgehog's ear! You might have knocked me down with a feather when he said yes. He walked me straight into the White Hart and wrote the cheque in exchange for my I. O. U."

"He must be repaid at once."

"Then the Governor's ear will have to be bitten after all."

"That is your only course. But don't upset him before the meeting. He did not sleep last night." Lady Vincent was greatly perturbed by what Jack had told her. To her the acceptance of a loan from a common townsman seemed a most dreadful occurrence: a presage or omen of future disasters arising from that unhappy taste for low company. "Jack," she said, "you have frightened me. Oh, Jack, pull yourself together—rouse yourself—for my sake."

Jack had stooped to pick up his boots. He stood holding the boots, and spoke lightly, but with great tenderness.

"Mother dear, don't you bother about me. I'm all right. And don't—don't turn against what is, after all, the work of your own hands. You and the Governor have spoilt me. I

love you for it. But"—and something of emotion sounded beneath the light tones of his voice—"but—too late now—as to what you say. I wanted to do things—my father wouldn't let me. I had my dreams—on bright mornings—in spring-time especially. Heard the whisper in the east wind—we've all heard it—even that old rotter, Charlie Padfield: 'Wake! Get up! Put your boots on! Do something!' . . . You—and my father—didn't wish it. . . . I turned over and slept. . . . Too late—a whisper can't wake me now."

He stood with a boot in each hand, smiling at his mother; then sat down and kicked off one of his slippers.

"Oh, Jack," said Lady Vincent piteously, "you distress me by saying—but, oh, my dear boy, don't change your boots in here. It is such a horrid habit, and you know how it upsets your father."

"All right," and even as he spoke, Sir John's voice was heard outside in the hall.

"Jack! Here he is. Don't let him see them."

"Right-o."

And Jack hastily opened the large coal-box, put his boots inside, and dropped the flap upon them.

"Don't upset him," said Lady Vincent. "I'll be back directly—to receive the ladies."

Sir John seemed extraordinarily nervous and fussy this afternoon. Short, who followed, bearing inkstand, papers, etc., was unable, for a little while, to satisfy him as to arrangements for the meeting.

"Show them all in here, Short, as soon as they arrive; don't keep 'em hanging about. That chair won't do. We want a bigger chair for the chairman. . . . There. That's better."

"Yes, Sir John. Will you have the inkstand in front of you, Sir John?"

"In front of the chairman's place. I may not be the chairman."

"Surely," said Lady Vincent, as she went out of the room, "that goes without saying—in your own house."

"Well, perhaps. Matter of form, but—Short, another inkstand. And the sketch maps. The sketch maps."

"Yes, Sir John."

At last Short had put the table in order, and father and son were left together. Sir John was still nervously fussing, giving finishing touches, moving an inkstand two inches to the right, smoothing a blotting pad. His son, jingling money or keys in a trouser pocket, had a friendly, tolerant smile as he watched him fussing.

"Well, Sir John! Ready for the fray? Thirsting after their plebeian blood?"

"Don't call me Sir John," said his father irritably, and then he made plaintive appeal. "Jack, don't chaff to-day. This is serious—infernally serious."

"For the life of me, I can't see it's so bad."

"You don't understand;" and Sir John, as he turned from the table, showed a face that was almost haggard.

"I understand," said Jack, "it's a gone coon—the whole thing. . . . But does that matter to us so much? You have all your own ground to ward off intruders."

"I tell you, you don't understand."

"No, but I'm trying to."

"I make no secret. If I can't get my new scheme through"—and Sir John glanced round as though to make sure they were quite alone—"I shall be utterly done. I know it was that fellow in the red tie—*pig* of a fellow he looked—and if he won't treat with us, and we can't raise funds to buy back some of the land—well, this place is ruined, and I am done."

"If the worst comes to the worst, why not sell it—for what it will fetch—and buy another place? The world is large."

Sir John sat down in the chairman's seat, and, with averted eyes, busied himself in dividing the little pile of sketch maps.

"Jack, I'll not make a secret of it—any longer. I couldn't sell the place."

"Why not? It's freehold."

"Yes; but it's mortgaged."

"Mortgaged?"

"Up to the hilt, as they say—*over* the hilt, as it now appears."

Jack came to the table, and sat down facing the chairman.

"Jack, I don't mind saying that I have muddled things—

financially. But this sale—coming like a bolt from the blue—was unexpected.”

“Bolts from the blue generally are—unexpected.”

“It has fairly put me in the cart. All I wanted was time.”

“Time for what?”

“To pull straight, my dear fellow. I’ll make no more secrets, Jack. I have muddled things. When I effected this mortgage, I pulled myself straight for the time—but only for the time. Of course, at the back of my mind, there was poor cousin Harriet. Something that must come—sooner or later.”

“But cousin Harriet has taken *her* time.”

“Exactly. Heaven knows I wouldn’t wish any one’s time to be cut short. But when a poor soul has lost the use of hands, feet, brain—it would be a mercy.”

“And, may I ask, how long have you been outrunning the constable?”

“Years and years. The mortgage was to clean the slate, and start fresh. And, you see, it was such a splendid mortgage. There’s the pinch—don’t you see?”

“I can’t quite follow.”

“Well, I didn’t muddle *that*. I really got too much. No margin—don’t you know. The moment their security was threatened by this sale, they had a revaluation—and told me if Hill Rise went to the builders, they must have their money, or foreclose. . . . So *now*,” said Sir John, with a kind of pallid, gloomy triumph, “you understand why I took the thing up so strongly.”

“Yes, I understand now.”

“I’ve been at ‘em hammer and tongs to give me *time*. That’s all I want. It would come right in the end.”

“Would it?”

“Well, cousin Harriet can’t last forever. That would set me *really* straight. Even now, I can rub on if things work out this afternoon. I’ve settled it with the mortgagee’s solicitors that if we can obtain what I call a protecting belt, they’ll postpone foreclosure—for a time at least.”

“But if not?”

"They must reluctantly act on their valuer's report. Most damaging report—they showed it to me."

"And then?"

"It's all U. P. Jack, I make no secret of that."

"Well I'm hanged;" and Jack laughed somewhat bitterly. "Dead broke! Just when I wanted to bite your ear."

"What for?"

"Oh, nothing. But I say—do you mind my asking? How on earth have you got through your money?"

"Keeping up appearances. I think you are quite right to ask. But don't trot away with the idea that I have been—er—playing the fool—in *any* way. Oh, no. Just that—our position in the world. Not to drop it."

"That's it, is it?" and Jack got up and walked away from the table. "Keeping up appearances—as rulers of Hill House—astonishing the world with the magnificence of old Short and Henry and Thomas;" and he laughed again. "Our position! Who knows, who cares—outside this stupid town? Who has ever heard of us?"

"Don't take it like that."

It was curious how gradually the manner of Mr. Jack had changed. His voice became firmer, harder, deeper of tone; his careless smiles had gone; he laughed shortly and abruptly. Yet, in his few reproaches, there was no real unkindness. It was all as between old comrades.

"Well, father, you have sold me. I can't help saying it—you've made a fool of me."

"But not intentionally. I confess I have muddled things."

"You have trained me as a fine gentleman, with *this* up your sleeve—and now I'm useless. . . . And I *liked* work really—always admired work—*would* have worked if I'd been given work to do. But you stopped me—in all my ideas. Now, what the deuce shall I do? What—the deuce—am I to do?"

"If—if put to it. Only a suggestion! I hate the notion of it, Jack. You might do what the dukes do: look about and marry for money—even beneath you."

"There won't be any one beneath me when I'm in the gutter."

"Don't take it like that."

"Anyhow, I couldn't do it—even to get out of the gutter."

"No;" and Sir John studied his son's face anxiously. "You wouldn't have lent yourself to any alternative of that kind—a mercenary marriage?"

"No."

"I was quite sure you wouldn't. Well, I shall fight for my scheme;" and Sir John picked up his pile of small sheets and carefully distributed them round the table.

"The mater?" asked Jack suddenly. "Is her income all free? Her seven hundred a year, or whatever it is—is that entirely free?"

"No," said Sir John, without looking round. "No, Jack. No—confound it. We are living on that."

"Well," said Jack firmly, "if the smash comes, and upon my honour it seems likely, it means"—very firmly—"my putting on my boots;" and he stared resolutely at the coal-box.

"What's that?"

"I'll relieve you of one burden. I'll go."

"Your mother," said Sir John, very busy with the little sheets, "your mother wouldn't dream of it. I implore you—"

"No. I won't stay and sponge on you and the mater any more."

"Sponge! My dear fellow!"

"But what the deuce shall I do? By the way, does the mater know the state of the case?"

"Not a word of it."

"You've sold her as well as me?" and Jack laughed. "What a lot of selling, to be sure. Hill Rise—the dear old mater—and me! Jolly well sold!"

"Jack—you take it—the surprise—like a good pal?"

"That's all right, father;" and Jack came to the table and laid a friendly hand on Sir John's back. "I'm off to change my breeches. Hark! Here they come. A bold face on it. Never say die."

Then Jack briskly retired, and almost immediately Short flung wide the mahogany doors and announced first-comers.

"Mr. Garrett, Mr. Hope—Mr. Holland, Mr. Hopkins, Mr. Eaton, Mr. Brown—"

In a very little while it seemed that, responding to Sir John's invitation, the whole of Medford had assembled—at least, all that was best and most representative seemed already to be here; and yet Short without intermission continued to announce important people. The footmen were ushering in less important folk through the French windows; and soon, from the windows to the table, that side of the room was blocked so that only with the greatest difficulty could one thread one's way through the crowd. Soon the buzz of conversation was so strong that Short, really bellowing names, could scarce make himself heard.

"Major and Mrs. Meldew—Mr. and Mrs. Annendale. Miss Annendale—Mrs. and Miss Granville—Miss Wace—," etc., etc.

The ladies in their garden-party costumes gave brightness and animation to the scene. Lady Vincent took entire charge of the ladies, marshalling them on seats of honour between the fireplace and the head of the table, making every one welcome, and attending to everybody's comfort. Thus on the arrival of old Mrs. Padfield, tremendously grand in vast bonnet and black silk gown, but much overcome by the heat, Lady Vincent gave her a paper fan, and, taking her through the crowd, found her a seat close to the table but within reach of the fresh air from the windows. The Hill Rise girls came in such force that her ladyship was soon obliged to let them take care of themselves; she had all her work with their mammas.

Sir John attended to the men only, and indeed his task was no light one. Here were Town and Hill mingling, tradesmen and gentry side by side, incongruous elements fused by Sir John's command; tact and skill were sorely needed from the very first. Sir John, bustling from group to group, had genial looks, cheerful words, amicable hand-grips for one and all. In these busy moments before the real business could begin, he was quite himself—the great Sir John of Hill House, a born leader of men, saying the right thing without apparent thought as if by a splendid instinct.

If one might judge from scraps of talk here and there about the room, Sir John's last appeal had been well received by the Town. It was distinctly a modest scheme; there could not

be much to pay; perhaps the Hill meant to put up most of the money. The High Street tradesmen especially appeared to countenance the proposal, and even to be willing to bear their part of the cost. In talk, at any rate, Sir John had a large support.

“Mr. Dowling,” roared Short. “Mrs. Page—Colonel Beaumont.”

Sir John, passing from one knot of talkers to another, had been buttonholed by Mr. Hope, the editor.

“Did you,” asked Mr. Hope, “see the *Advertiser* this morning—the leading article?”

“Yes. Invaluable. Just at the right moment.”

“I have,” said Mr. Hope, also buttonholing Mr. Garrett, “I think I have worked up the indignation steadily. The indignation is now very great. You have the town now solid at your back.”

“That,” said Mr. Garrett, “is a comfortable feeling.”

Then Colonel Beaumont came blundering, calling for all Sir John’s tact.

“Vincent,” said the Colonel, “I trust you have excluded all those newspaper fellows.”

“Tscht! Tscht!” said Sir John.

“I am here,” said Mr. Hope warmly. “I am here, Colonel Beaumont—the Editor of the *Advertiser*.”

“To whom we are greatly indebted,” said Sir John.

“Oh, ah—that may be,” said Colonel Beaumont. “But it was agreed—a private meeting.”

“Say no more,” cried Mr. Hope. “I shall withdraw——”

“Not for worlds,” said Sir John; and, looking round, he raised his voice. “Gentlemen, I will explain—our proceedings are private and confidential. But Mr. Hope is present—by special invitation—and he will give such notice in the press as he thinks discreet and proper.”

“We can trust Mr. ‘Ope,” said Councillor Holland.

“Yes,” said Alderman Hopkins, “we’re safe with Mr. ‘Ope.”

“Exactly,” said Sir John. “We may give all our thoughts freely.”

People were still coming in. Short announced in quick

succession, Mrs. Ridgworth, Mr. Osborn, Mr. Rogers. Sir John looked at his watch, made his way to the table, and seated himself in the chairman's place.

"Can you tell me," said Mr. Eaton, the solicitor, loudly and distinctly to a neighbour, "who is to be in the chair?"

Sir John rose hastily and moved away from the table.

"Gentlemen," he said, "ladies and gentlemen, our first duty must be to elect a chairman. I have called you together—but—" and he looked round at his friends.

"Ladies and gentlemen," said Mr. Garrett suavely, "I propose that Sir John take the chair."

"I 'ave pleasure," said Councillor Holland, "in seconding that proposal." Then, glancing at the show of hands: "Carried, I think—"

"Unanimously," said Mr. Garrett.

"Thank you;" and Sir John went back to the chairman's place and stood by it. "Now, if you will be seated," and he pulled out his watch again. "A quarter to four! But I think we should give a little law before getting to work."

"Dr. Blake," announced Short.

"Come to the table, Dr. Blake. As I was saying, we will give five minutes law, and meantime I will ask you to examine the detailed plan—and I will read you one or two letters."

"Mr. Crunden—and Miss Crunden."

"Ah, how do, Crunden? Very glad to see you here;" and Sir John, turning, bowed politely to Miss Crunden; and then sat down.

The ladies were now all established on the seats allotted to them. No chair was vacant for Miss Crunden in this part of the room. She stood near the Hill Rise girls—near them but not of them—embarrassed, hesitating, while her father worked himself through the seated men. Her face was tanned by Cornish air and sun, but she blushed through the sunburn as Lady Vincent spoke to her.

"We are pleased," said Lady Vincent graciously, but showing some surprise, "to see you also, Miss Crunden. So good of you to take an interest."

"Oh, Miss Crunden," said Miss Annendale, drawling, "is

that you? I didn't recognise you—for the moment—not expecting to see you here."

"Quite a monster meeting, isn't it?" said Miss Granville.

But at this moment, while Sir John opened more letters brought in by Short, the attention of the Hill Rise young ladies was diverted from Miss Crunden to a personage of the highest social distinction. Mr. Jack had come in. Mr. Jack had changed his clothes. He was now in a blue serge suit, but he still wore his dress pumps. He had not been able to change these, because he had omitted to retrieve his boots from their hiding-place in the coal-box.

"Mr. Vincent," called one of the Hill Rise girls, "come and sit by us."

"Do, Mr. Vincent," called another.

"No, no," said Mr. Jack, nodding rather gravely at them, "I should spoil the picture. You all look so nice."

"Nonsense," said Miss Annendale. "This is the ladies' gallery, but you may come if you behave yourself."

Then Mr. Jack did come across the room; but, to the unmitigated disgust of the young ladies, it was only to talk to Miss Crunden.

"Mr. Vincent," said Miss Annendale, leaning forward in her chair, "we'll make room for you. You won't spoil the picture."

But Mr. Vincent had turned his broad back to the ladies' gallery, and he chose henceforth to ignore it. Perhaps, rendered thoughtful by recent disclosures, he was not in a mood for badinage with the best society. Or perhaps he quickly understood that poor Miss Crunden was being snubbed because she had once more pushed herself where she was not expected, and as quickly determined that she should be given all his smiles to console her for the cold looks of others.

"Miss Lizzie!" he cried, and Miss Lizzie bowed slightly and stiffly. "Miss Lizzie, don't you know me? Won't you know me?" and she was obliged, very shyly, to shake hands with him. "Where are you going to sit? How jolly—your coming."

"My father forced me to come. I didn't want to come."

Miss Lizzie was painfully constrained and nervous in manner.

"You didn't know," said Jack, smiling now gaily, "you were going to meet me—a real old friend—and old playmate;" and he looked at the ladies' gallery without seeming to see it.

"Let me find you a seat, and let me have the honour—and the pleasure—of sitting by you. We can talk about old times in the intervals of business. There,"—and he nodded,—“over there, we can be out of everybody's way.”

Then he steered Miss Crunden over to the other side of the room, where her father was standing, and grimly beckoning to her. By the weight of Jack's personal prestige, chairs were somehow procured for the three of them.

"Do you remember our games?"

Mr. Jack had said he would talk in the intervals of business, but he talked, or whispered confidentially, even when his papa was reciting momentous letters. Mr. Crunden frowned upon him; Miss Crunden answered him shyly, hesitatingly, coldly; but still for a little while he talked.

"Miss Lizzie—remember our games in the garden?"

"I am afraid I have forgotten all about it."

"No? You were the pirate's wife—I was the pirate—and poor old Dick was the Royal Navy."

"Was he?"

"You remember our acting? Don't say you've forgotten that famous drama. I began—'with hand upon his heart';" and Jack suited the action to the words—"‘Madam, to you I humbly bow and bend.’ That was your cue. Don't you remember?"

"It was so long ago. I'm afraid I've quite forgotten."

"How's old What's-her-name?" whispered Jack. "Hope she's going strong. Pricey! How's Pricey-picey?"

But here Jack's whisper, together with the chairman's recital, was drowned by unseemly noise from the background of the audience. It was apparent now that the less important people in front of the windows had come for amusement as much as for business. There was a slight disposition to tumult caused by the selfish efforts of young Mr. Padfield, who

had squeezed in at the window, and was seeking to secure a lofty perch for himself by sitting on the back of a chair.

“Ere—’old ’ard. Thank you for nothing.”

“All right. Others want to see same as you. Push ’im over.”

From this point the business of the meeting suffered from occasional noise. Loud voices several times interrupted rudely, and the interruptions were greeted with hoarse laughter.

“As I was saying,” continued Sir John: “Letters of regret from the Mayor. From Admiral Lardner of No. 11—who regrets he is travelling for his health—in the Tyrol; who would certainly be here—but he is a thousand miles away. From Captain Sholto, No. 4, who is confined to his bed, and wishes every success. And also from Mrs. Padfield——”

“Eh !” said Dr. Blake. “What?”

“No. 7—who is overcome by the recent heat; but Mrs. Padfield is with us in spirit.”

“I am with you in person,” said old Mrs. Padfield, drawing her chair nearer to Dr. Blake’s elbow, and fanning herself.

“Capital! You have made an effort.”

“Yes,” said Mrs. Padfield stoutly, “and I mean to make a speech, too.”

“Well, ladies and gentlemen, we may safely assert that this is an influential and a representative assembly. The Town Council—Mr. Hopkins, Mr. Holland;” and Sir John bowed and gave a sweep of the hand. “Public opinion—Mr. Hope. Hill Rise—every leaseholder of one mind. You have studied the small sketch map which I sent you, and you no doubt grasp the scheme. The green strip will save us. Four acres, three roods, and thirty-eight rods, poles, or perches——”

“Never mind the perches,” called a voice.

“But take care of the poles,” said another voice; and there was much hoarse laughter.

“Say five acres—thereabouts. The situation is desperate—I make no secret. But we can snatch this from the fire. Surely, ladies and gentlemen, in such a case there will be no difficulty in raising the money. That is our only difficulty. I am sure if we make application to buy back five acres——”

"But where do we apply?"

"The Estate Solicitors. I have their letter before me. They still hold back the owner's name—till the purchase is completed and the conveyance signed. But they will promptly put us in touch if we have a definite proposal."

"Some bloated London Syndicate," said Alderman Hopkins, "trying to destroy our town, I suppose."

"One of these Land Companies," said Councillor Holland.

"I would like to say,"—and Dr. Blake rose,—“as a medical man as well as a resident in Hill Rise, that I consider this open space most important; to sterilize germs, and to avoid unpleasing and dangerous odours. If you are to have here a congeries of stuffy houses, one hundred yards of unimpeded air will, in my opinion, be essential—”

Old Crunden was now guilty of unseemly interruption. He gave so loud and scornful a snort that many people laughed again, and all near him turned round to see who had made the noise. The chairman looked across the room at him, as if to inquire whether he wished to speak; but Mr. Crunden sat with clasped hands and lowered eyes, as though unconscious that he had disturbed anybody.

"Quite essential," said Dr. Blake, resuming his seat, "in my opinion."

"I," said Mrs. Padfield, pulling her chair still closer to the table, "will subscribe fifty pounds"; and there was some applause.

"Bravo!" cried Sir John. "Bravo! You have opened the ball, my dear madam."

"Yes," said Mrs. Padfield, looking about her resolutely, "but I'll tell the gentlemen of the Town—Corporation—or whatever you are—I'll tell you what I think of you. I don't know which you are—”

"I am Mr. 'Opkins."

"Alderman Hopkins," explained Sir John.

"I am Mr. 'Olland—and there's Mr. Ope, too. All three of us on the Council."

"And I," said Mr. Eaton facetiously, "mean to be on it."

"Yes, Mr. Eaton, and we mean to have you on it."

"Well, then," said Mrs. Padfield, "Mr. Hopkins, Mr. Holland, Mr. Hope, and you, Mr. Heaton——"

"Eaton," called a rude voice, "not Heaton. Don't waste an H. They're short of them on the Council."

"Mind your own business, sir," said Mr. Eaton, in anger.

"Order, please," said the Chairman deprecatingly.

"I don't care," said Mrs. Padfield, "what your names are, but I tell you to your faces, it's you have brought this trouble on us——"

"My dear Mrs. Padfield——"

"I pay rates and taxes and I'm entitled to speak. The rates are outrageous. You seem to think you can do just as you like in your ugly Town Hall—and we gentlefolk are to be taxed out of existence——"

"This," said Alderman Hopkins, "is an indictment——"

"You go on adding your pennies to the Income Tax——"

"The Town is not responsible for the Income Tax——"

"Yes, it is."

"Oh, come," said Councillor Holland, "I protest——"

"And I have to pay. But have I a vote? No."

"Yes, you 'ave."

"I say I have not. And how dare you contradict me?"

"You are represented in municipal affairs, and if you don't vote——"

"Yes, yes, yes," said Sir John. "My dear Mrs. Padfield. Gently, I beseech you."

Councillor Holland was fuming wrathfully.

"I never 'eard such 'umbug."

"Be this as it may," said Sir John. "Surely—surely we are wandering from the point. Do let us keep to the point."

"What is the point?" asked blundering Colonel Beaumont.

"May I?" said Mr. Garrett, and he arose to take control of the meeting. As a retired solicitor, he was of course accustomed to public speaking; his voice was suave, and he looked most dignified standing at the chairman's side, holding a paper in one hand and a gold pencil case in the other. "Ladies and gentlemen, I have pleasure in subscribing another fifty pounds," and again there was applause. "Moreover, in the few minutes since Mrs. Padfield's generous announcement, I

have obtained conditional promises for a further four hundred. Really it is an investment as well as a safeguard—if we can secure these five acres at a moderate figure—and I see no reason why the new owners should not meet us fairly—at the market price."

"If it's a London Company," said Alderman Hopkins, "they'll blackmail us."

"Do not let us conjure up bogies. Gentlemen, with the handsome response already received—I take it on myself to say that the money will be forthcoming."

"That," said Mr. Eaton, "is a bit strong."

"We feel strong because we have the whole town at our backs."

"Hear, hear!" said Mr. Hope.

"And I propose," continued Mr. Garrett, with persuasive blandness, "that we open negotiations without delay. I would suggest that we forthwith appoint and depute a committee of, say, two or three influential men—and, if you wish, myself—to make a conditional offer——"

"I shall be glad," said Sir John, "to assist on the Committee."

"I," said Mr. Hopkins, "propose Mr. 'Olland."

"I," said Mr. Holland, "propose Mr. 'Opkins."

"I propose Heaton," said a rude voice.

"I am quite willing to serve," said Mr. Eaton.

"Put it from the chair."

"Very good;" and Sir John hurriedly obeyed. "Shall we say—Mr. Garrett, Colonel Beaumont, Mr.—er—Holland—and myself?"

"I second that," said Colonel Beaumont.

"Those in favour will kindly"—and Sir John looked round at the lifted hands—"thank you. Against? Yes—I think, carried——"

"Nem. Con.," said Mr. Garrett, still standing.

"There's three Hill men to one Town," Mr. Eaton objected.

"Well, then," Sir John went on eagerly, "we empower them to treat with the vendors——"

"May I?" said Mr. Garrett, with great suavity. "It remains

to discuss the price we are prepared—conditionally, of course—to give. It is back ground fortunately—without frontage—but they will no doubt call it building land."

"It is building land," said Mr. Dowling.

"In a sense—yes. Here your expert knowledge will aid us, Mr. Dowling. Shall we be far wrong if we estimate the value at fifteen hundred, and offer that price?"

"I am quite unable to say."

"Three hundred an acre, Mr. Dowling? That to three-fifty, eh?"

"I'm sure I don't know."

"But you must know—as an architect, you must be able to give an expert opinion."

"I prefer not to give my opinion—in this case."

"Really? That is odd," and Mr. Garrett paused. "Surely somewhat odd?"

But Mr. Dowling only looked up at the vaulted ceiling, and remained silent while Mr. Garrett again paused.

Then Mr. Crunden grunted, and rose from his far-off chair.

"I think," he said firmly, "I can save waste of time. Your committee will fail. The land won't be sold to you."

Everybody had turned and was looking at him, but he was looking straight across the room at Sir John and at no one else.

"Won't be sold?"

"No. Not at your price."

"But, Mr. Crunden," asked Sir John anxiously, "are you empowered to say that? Do you really know the views of the owner?"

"Yes."

"What price, then?"

"Twenty-five thousand pounds."

Cries of "Oh! Oh!" "Absurd!" "Ridiculous," were succeeded by a deep murmur, and then there was silence again.

"Do you speak authoritatively—for the owner?"

"I am the owner."

"That is a fact," said Mr. Dowling. "Purchase completed at noon to-day."

"Ha, ha," said Mr. Jack Vincent, with a short laugh. "Then it wasn't the man in the red tie."

The room was filled with a growing murmur. People, turning to one another, talked rapidly.

"Oh, oh!" said many voices. "Shame!" said a single voice. "Blackmail!" said another voice. "Oh, oh, oh." Then a voice from the windows came loud and strong: "Hedgehog Crunden!"

"Mr. Crunden," said Alderman Hopkins impressively, "you can't be in earnest. You can't wish to profit by the Town's difficulty."

"You can't fly in the face of public opinion," said Mr. Hope.

"It would be a shabby, disgraceful trick," said Colonel Beaumont. And the voices made a noisy chorus:

"Blackmail! Blackmail! Shame! Name a fair price! Don't be a 'Edgehog!'"

"Gently, gently, please!" cried Sir John, endeavouring to keep order. "Mr. Crunden, may we hope you are joking?"

"You will reconsider," pleaded Mr. Garrett, with urgent suavity. "We appeal to you to help us."

"For the sake of the Town?" said Alderman Hopkins. "I appeal to you in the name of the Town. Don't forget what you owe to the Town."

"No," said old Crunden loudly and harshly. "Be dashed to the Town. I owe the Town nothing;" and once more the chorus of voices broke out. But amidst hisses, cries of "shame," etc., he went on speaking. It was wonderful to see his effort to make himself heard, and how the effort succeeded. His face had flushed; his clenched hand shook; his voice was harsh and strained; but he was heard now in silence, till with culminating force he reached his last words. "I owe the Town nothing. What has the Town done for me? 'There's old Crunden! old Hedgehog!' That's what you say. You don't even touch your hats to me. You and the Town are all grovelling in the mud at the bottom of Hill Rise. 'Look! Here comes one of the swells from the Hill!' Run out of your shops then—and touch your hats—and bow and cringe. 'Oh, thank you, my lord, for coming down among

us—us poor working folk.' Well, I'm tired of it. I am tired of the lordly Hill. I'll smash down its nonsense. I'll swallow it with a new clean town. And if you—you tenants—don't like my ways, you may go. In five years I'll not leave one of the old bricks standing, to remind me of your contempt, your patronage, and your petty pride. That's my answer to your request, Sir John."

There was a deep murmur of indignation, but very few cries were raised. It seemed that the strident voice had cowed the audience, or that the threats were so monstrous that one was unable adequately to express one's horror. The business of the meeting was of course over; the meeting broke up with a strange quietness, as of surprise, impotence, consternation.

All, as they rose, drew away from Crunden so that he stood quite alone. Mr. Dowling, coming to him from the table, was drawn away in the crowd.

But about Miss Crunden all the world had gathered. The Hill Rise ladies had pounced upon her, surrounded her, brought her away from her father's side. They were all talking to her at once, and over the ladies' shoulders the gentlemen also talked to her. Lady Vincent, holding her arm, in vain struggled for undivided attention.

"Miss Crunden, can't you influence your father? My dear Miss Crunden," said Lady Vincent, "for your sake he must listen to reason. It would be cruel to you."

"He'll be 'ooted in the streets," said Mr. Hopkins.

"He'll be pilloried in the public press," said Mr. Hope.

"But how cruel to you," urged Lady Vincent. "Miss Crunden, persuade him. Do, please, try to persuade him."

While Lady Vincent and the ladies were thus engaged, while Sir John with his supporters had drawn back from the public enemy, while Crunden stood bristling alone as a hedgehog that no man cares to tackle further—while doubt and dread hung darkly over Hill House, the actions of the son of the house were marked with a new purpose and decision.

Mr. Jack, speaking to none, had marched across the room, banged open the coal-box, plumped down in an armchair; and, with the most determined energy, was putting on his boots.

Jerking the laces taut and firm, he rapidly completed the task; and, booted, marched across the room again—back to old Crunden.

“I say, Crunden. Masonic. That money you lent me! You won’t get it out of me—except one way. Look here. You’ll be employing people. This is going to be a big thing—I only hope you haven’t bitten off more than you can chew. Brother Crunden, take me on. Give me work. Let me work out my debt—with just enough for my grub. Masonic,” and he offered his hand.

Old Crunden hesitated, frowning; then reluctantly shook hands.

“Call on me,” he said grimly, “twelve to-morrow. I’ll see what I can do for you.”

Then, turning his back, he summoned his daughter.

“Lizzie! Come!”

And then, everybody drawing back, the crowd by the door opened and made a wide avenue for Mr. Crunden and his daughter to pass out.

CHAPTER XIII

Delenda est Carthago.

With appalling rapidity Mr. Crunden had set to work. In these weeks, the most eventful in the history of Medford, it really seemed as if the world was moving faster to its end: things that should have taken years to bring about happened in a single night; each day brought some new strange phenomenon. Men ceased to feel surprised; the old order was gone; a reign of chaos had opened. Down went the Gurgian wall that had guarded Lady Haddenham's lower fields; in went the road-makers, smashing posts and rails, peeling away the smooth turf, tumbling out cartloads of brickbats; up went the huge boards—with outlined map showing hundreds of narrow rectangles, in great white letters announcing that this is the Hill Rise Building Estate, and calling on all to apply for eligible plots to Mr. Richard Crunden at the Hill Road Yard, or to William Dowling, Esq., M.S.A., at 14 Bridge Street. Then came panting, staggering horses—a long string of carts from the brickfields by the river. One day, as you passed, you could see the piles of the ugly stock bricks, and by the pegs in the ground trace the foundations of two rows of cottages; next time you passed and looked, footings were set where the pegs had been. When one went that way again, empty window frames were in position; the yellow cottages, growing fast as toadstools after rain, had risen to the first floor. In a month the first section of the new broad road was completed, and the main sewer had been carried two hundred yards.

Then, in the midst of the great upheaval, there fell the second thunderbolt. Hill House was in the market; the great Sir John was ruined. He and Lady Vincent were moving into a little red-brick villa on the Redmarsh Road. There was to be a sale at Hill House of all those noble pieces of

furniture—leather armchairs, sideboards, mahogany dinner-table, etc.—which were preposterously too big for Sir John's new home. A respectfully silent crowd gathered in the roadway outside the white gates, to watch for the brougham and the brown liveries when Sir John and my lady were leaving Hill House for ever. For the last time, in such state, they emerged and slowly rolled away. Ruined; after to-day no more prancing horses, canary collars, and cockaded hats;—as they rolled away down the gentle slope it seemed that the glory of the Hill was visibly departing. Hats were lifted, but no man spoke; bowing, bareheaded, the little crowd expressed its sympathy and awe by silence.

At the furniture sale, however, there was noise enough. All Medford came pressing again to the big dining-room. But for the size of things there would have been competition to secure mementos or souvenirs. Mementos were really too large to deal with, and prices ruled ridiculously low. The gigantic sideboard fell to Bob Drake of the White Hart Hotel, together with the coal-box and six armchairs. For the rest, the dealers were unchallenged and could settle among themselves which lots each should have, and how much each should give for them.

Then once more white bills appeared on garden walls. Hill House and grounds—ten acres freehold—would soon be offered for public auction in the Mart, London, at 3 P.M. precisely. Swiftly, too swiftly, the appointed date arrived, and by order of the mortgagees this unique and compact estate—"desirable as a residence for a nobleman or gentleman, and affording unrivalled opportunities for prompt development as a much needed area for building"—was put up and knocked down for £11,500. On this occasion no secret was made of the purchaser's name. The property had been sold to the London & Suburban Land Trust; and, as might readily be guessed, this company would not reside in Hill House like noblemen or gentlemen. They had bought to destroy.

Meanwhile, during these autumn months, the emigration of the Hill Rise tenants was already beginning. The Tennis Club was winding itself up in a sort of private bankruptcy—with dreadful revelations as to the rottenness of its financial

management, the extent of its indebtedness, and the necessity of making heavy calls upon its members in order to meet outstanding liabilities; Sir John had gone from the hill; all its glory had gone;—why should any one linger? Captain Sholto of Number 4 and Mrs. Chudleigh of Number 19 were following Sir John to the Redmarsh Road and had taken villas within easy reach of him. Notices of departure from odd and even numbers poured in upon the new landlord. He had said, “If you don’t like my ways, you may go,” and they hastened to show him their dislike.

Mr. Dowling, reading each fresh letter from a tenant, shook his head and said “Tut, tut”; but Mr. Crunden only grunted. Mr. Dowling deeply regretted that most injudicious speech of his client; spoke of it always as “the unfortunate outbreak.”

That the Hill Rise tenants had it in their power thus to take Mr. Crunden at his word, was due to the outwardly magnificent and essentially unbusinesslike methods of Messrs. Firmin and Mr. A. The terms of the beautifully printed original short agreements had long since run out, and tenancies were continued by the year, by the half year, and even by the quarter. Under these noble agreements the landlady was to do everything, the tenants were to do nothing. For fifteen or twenty years no Hill Rise tenant had ever put hand in pocket for aught beyond the bare rent. There were, however, three repairing leases—held by Mrs. Granville, Mrs. Padfield, and Mrs. Page, who paid a lower rent than their neighbours. But the original periods of these three really businesslike leases were also exhausted; the good ladies had stayed from year to year; they were never called upon to set their houses in order; and, as time wore on, they asked as boldly as any one else that Mr. A. should give commands for such repair as they deemed desirable.

Messrs. Griggs, the smart auctioneers, were shocked by the state of affairs when they drew up the particulars for the Hill Rise sale. They would have wished to be able to say something after this style: “The houses are all let to responsible tenants at an average rental of £100 p. a. for terms varying from 3 to 20 years, and an assured income of £2,000 p. a. can therefore be secured, etc., etc.” But they could

say nothing of the kind. In the circumstances, only an auctioneer would have known what to say. Messrs. Griggs made a proud boast of that which was truly a misfortune. "The attention of intending purchasers," said boastful Griggs, "is called to the advantageous fact that vacant possession of all the houses can be obtained within twelve months." And now it seemed that Mr. Crunden was to enjoy every advantage of vacant possession.

Very great were the indignation and rage up and down the devastated hillside, when it became known that Mr. Crunden demanded of the lease-holders his pound of flesh. Old Mrs. Granville of Number 14, after sending in her notice, received a morning call from Mr. Dowling; and, at his polite request, permitted him to ramble with the parlourmaid all over the house. "He poked his nose, ma'am, into every cupboard," said the maid. "I don't know what he meant by it." But what Mr. Dowling meant was not long left in doubt. There came with little delay to Mrs. Granville an absurd thing entitled *Schedule of Dilapidations*, containing descriptions even of her smallest cupboards, quotations from clauses five and six of her stupid old leases; and a verbose invitation to carry out the work specified to the satisfaction of Mr. Dowling or to pay to Mr. Crunden £250 in lieu thereof.

"But he is going to pull it down," said the old widow lady. "I won't pay one penny. He owned himself he was going to pull it down."

"What the devil has that got to do with it?" said Mr. Crunden warmly, when explaining the matter to Lizzie and to his clerk.

Lizzie and the clerk were both puzzled, and inclined to think with Mrs. Granville that it would be strange to paint and paper a house before knocking it to pieces.

"I may pull it down or leave it standing—that's my business. I don't want her paint and paper; I want her money—what she owes. But if she won't pay, I'll make her do the work. This obligation of hers to pay two-fifty, or something like it, I have bought and paid for;—it was a debt to Countess Haddenham under the covenant—and I have bought the debt and the covenant. Can't you understand that?"

Certainly Mrs. Granville and her friends on the hill could not understand it. Mr. Crunden was very unpopular at this time, and the story of his most rapaciously impudent attempt rendered him more hateful than ever. "But he will not get it—not one penny. Mrs. Granville told him so to his face."

This was incorrect. Mrs. Granville had no personal interview with her new landlord. But, meeting his surveyor one day on the bridge, she gave that gentleman a tremendous dressing. Mr. Dowling—with My dear Madams, and so forth—endeavoured to defend the schedule and his client; but Mrs. Granville roundly told him that he and his client were no better than a couple of thieves—and threatened them both with the law of the land.

"We are not afraid," said Mr. Dowling, at last thoroughly nettled, "of the law of the land. That is exactly what Mr. Crunden intends to appeal to, if you don't pay up precious quick now. . . . It isn't as if you hadn't the means to pay," said Mr. Dowling excitedly.

"I won't pay one penny," said Mrs. Granville.

Would you believe it? All of it was true—what Mr. Dowling said. Old Mr. Garrett—who had himself been a solicitor—told poor dear old Mrs. Granville that the law of the land would not help her. Mr. Garrett advised her to offer £200, and they would probably split the difference and accept £225. "And in the end she paid that man two hundred and twenty-five golden pounds. Would you credit it?"

Nothing could well exceed the unpopularity of Mr. Crunden. He was the enemy of the whole people: town and hill were united in their feeling towards him. "It *was* so unnecessary," said Mr. Dowling, speaking of the outbreak. "Unpopular we must have been—just at first—because of what we had in hand. And I knew you'd made up your mind to tell them plainly what we proposed doing. But I never did think you'd let fly like that—at the whole world. It *was* so unnecessary. It makes everything difficult that ought to have been easy. Look at the delay in getting plans passed by the Council. They didn't dare throw out the plans for those cottages, because they were identical with what they'd passed for me twice before—but they stopped us a fortnight

and more. Next time, you see—when it's house plans. I tell you that speech will cost us dear before it's forgotten."

"I don't care a d—," said Crunden. "I let 'em have it straight for once. I don't grudge the cost."

No citizen would speak to him willingly—unless it was old Selby; and even he snarled and glared at first when he encountered the owner of Hill Rise. The old man was staring at the map on one of the big boards when Crunden came by on his way to the new road.

"Well, Mr. Selby, you see our plan: Go in and have a look round—if you care to."

"Yes, I see. Mighty fine ta'ask you've got."

"Wish me luck, Mr. Selby."

"Wish ye luck," and the old man glared and his hands shook from anger. "Wish ye to empty my last houses to fill yours! Yes—take my last tenants from me—and leave me and me young wife to starve—and wish ye luck."

"I shan't do your houses any hurt," said Crunden. "More likely do 'em good by bringing new people into the place."

Then Mr. Selby ceased to snarl. "There, young Crunden," he said presently, "I bear ye no malice. You or another—it's all one."

After this, Mr. Selby would often come pottering about the estate watching the road-makers and the bricklayers, busily at work; or, clambering over the post-and-rail fences, he would make a circuit of the meadows, and as he stood on the higher ground at a very little distance, any one might have mistaken him for a dismal shabby scarecrow left, as not worth removing, by the late owner. He talked now to Crunden in a friendly spirit.

"Young Crunden, what ye going to do with that shanty up there—the Tennis Clubhouse? 'Tis but a shed, though they ca'alled it the house. I'm thinking I might make ye a bid for it—if ye'd let me break it up on credit. . . . Not yours to sell? Ah well, . . . I've been having a crack with your clerk. He tells me ye're doing gra'andly—your cottages mostly let before ye're plate high—and more applications for your building plots than ye can find time to answer. Is that a fa'act?"

"I'm doing all right, thank you, Mr. Selby!"

"Ah—I know. I know. Your clerk tells the tale *you* tell him. Quite right. But it's a mighty big ta'ask ye've taken up."

"Not a bit too big," said Crunden resolutely.

No townsman, except old Selby, accosted him with friendly greeting. Bad greeting the town gave him whenever he showed himself. Mud was thrown at him by gutter boys, who threw and fled; stones sometimes came after the mud; men shook their fists at him as soon as his sturdy back was turned to them; and always insulting shouts followed him. "'Edge'og Crunden. 'Edge'og. Garn, y'old 'edge'og."

Never, since Medford was incorporated as a borough, had any citizen been so unpopular. And the hostile feeling seemed week by week to wax rather than to wane. With November and Guy Fawkes day, came what ever after was locally known as the Riot. There were guys in replica that year. There could be but one subject for guying, and they made of him three or four copies. One of these guys, borne through the streets at the workmen's dinner hour, gathered all mischievous idlers and hooting boys until the guy headed a long procession. Then, as a bright idea, it occurred to the guy-attendants to carry it with the procession up the new road, round and about the estate, and burn the effigy of Hedgehog Crunden on his own land at full noon. Other copies could wait for night to be burnt on the open common with firework accompaniment, but this most successful copy must be sacrificed with sunlight in this happy manner. While the procession turned into Hill Rise you could hear the shouting as far off as the railway station.

But at the top of the first section of the new road, Mr. Crunden's clerk barred the way, addressed the mob, ordered them to the right about—and then, passing from words to blows, fought with the leaders, beat one leader so sorely that the procession turned and riotously went back the way it had come. That was the first part of the famous riot. The second part was after dusk had fallen: when King's Cottage was placed under police protection, and yet, nevertheless,

and in spite of two smart arrests by the Medford constabulary, had several of its windows broken with stones.

Next day there appeared before the magistrates two of the rioters—and also Mr. Crunden's clerk, with a black patch on his forehead, with bandaged hand and arm in sling, summoned for assault of Frederick Hoyle, brewer's carman, and looking for all the world like a common “drunk and disorderly.” All Medford seemed trying to squeeze in to get a peep at him: the court was so crowded that one could hardly breathe. Sir John Vincent, Bart., left the bench while this case was dealt with. Never had Medford seen the like of it. When the defendant's conduct was pardoned because of the provocation received, there were a few faint cheers amidst the loud hisses. They hissed the poor clerk, because they hated his employer.

They hated him as an open and avowed enemy of their once peaceful town. He was full of resolution, and quite without fear. He flatly refused to pay for police protection; no shaking of fists, or shouts or threats turned him an inch from his path; he was a hedgehog that kept bristles ready for any dog who should dare to tackle him. But, in sober truth, feeling had now run so high that it was scarce safe for him to walk abroad unless his clerk walked with him.

Crunden's clerk was Mr. Jack Vincent and no one else. The son of Sir John had gone over to the enemy. It was a strange transfer of allegiance, a wonderful voluntary fall from the top of the social ladder to its lowest rung: one day, the leader of fashion, lord and prince among splendid loafers, and the next a humble worker, paid servant of a common working-man. He lived in a workman's cottage, as lodger of Mrs. Gates, close to Crunden's yard. You could see him in the yard any morning, with an invoice in his hand, superintending and checking the delivery of materials; or again at evening in the small office just inside the archway, busy with time-sheets while bricklayers, carpenters, etc., came in and out through the open door. And all day long you might see him hurrying here and there: to King's Cottage, to the railway to watch trucks unloaded, down to the brickfields by the

river, back again to the estate to count the piled bricks or measure up the lengths of drain-pipes—in a word, *working* at one thing or another. It was said that he went on all errands for Crunden, cleaned the knives and boots at King's Cottage; and, in return for these degrading services, was allowed perhaps ten shillings a week, and the run of his teeth in the kitchen with Mrs. Price.

But here, as usual, gossip was inexact. Mr. Jack was called upon to perform no menial domestic offices; he was receiving a weekly wage of thirty-five shillings; he took his meals—dinner and tea—with the family, and was moreover sometimes formally invited to supper.

When, keeping the grudgingly given appointment, he had repeated his application for work, old Crunden manifested the strongest disinclination to comply with the request, made many excuses, was obviously much embarrassed.

“Look here, sir. I’d rather not. . . . As to that loan you mentioned—don’t bother about it. There’s no hurry. Take any time you like.”

“But I do bother about it,” said Jack. “I want to pay you—and I will, if you’ll take me on. I promise you won’t regret it. Give me work to do—and I’ll do it, whatever it is. I promise I’ll be useful.”

“Don’t press me, sir. I tell you frank, I’d rather not.”

“Because you don’t believe in me,” said Jack eagerly, and pressing more than ever. “You think I’m an idle fool—but I’ll show you’re wrong if you’ll give me a chance”; and again Jack used the masonic form of address: “Brother Crunden, give me a chance.”

Brother Crunden, extremely embarrassed, said he would think it over and Brother Vincent might call again. He discussed the extraordinary request first with Mr. Dowling, and then with Lizzie.

“He says he can make himself useful. How the dickens could *he* be useful?”

“Useful!” cried Mr. Dowling, with enthusiasm. “He’ll be worth his weight in gold. Give him anything he asks, but get hold of him. Don’t you see—having him on our side—merely to exhibit him, let people know he’s with us—will

be worth any money. He's the very man to help us—to act as go-between, smooth things over, and cure all the soreness against us."

In this notion, as events proved, Mr. Dowling was far too hopeful. But at the time he was confident that if Mr. Vincent publicly joined hands with them, their present disfavour with the community would soon blow over.

Then, after a day or two, Crunden spoke about the matter to his daughter. Lizzie's thought now was only for her father. He had embarked on a vast and dangerous enterprise; his whole fortune was at stake; toil and anxiety lay before him. When she heard his unfortunate outbreak at the meeting, guilt and remorse possessed her. More bitterly than hitherto she hated herself for the childish folly that had been the first cause of all his subsequent action. The folly had faded, been washed away with tears, burnt out by hotly repentant thoughts—all of it, she believed, was gone from her; but its wide-reaching consequences remained. If she had not stung her father into anger against the Hill, he would never have planned its destruction. She was sure of this, although he told her always that she was in no manner connected with the reasons that had moved him.

"Nonsense, Liz. I never thought of all that again. It was over and done with—something we both meant to forget. No, this scheme was in my mind from the moment Mr. Dowling put it before me. Then, while you were in Cornwall, I went into it and began to see my way clear. If I kept it a secret from you, it was only because I knew you'd be against it. But nothing could have shaken me. You remember what I told you—that perhaps I should need all your help. Well, my mind was almost made up then."

And Lizzie—cured of her day-dreaming—vowed herself to a good daughter's task.

"I shall need," said Crunden, "all the help I can get from you, and others. It's a big thing—a very big thing I'm in for. But it's not too big—don't let any one persuade you that it's more than I can carry through."

And then he told her about Jack Vincent's pressing request.

"Mr. Dowling, he says he'll be worth his pay—and of course there's no doubt of Sir John's upset;—and Mr. Vincent, he has made his appeal to me very strong. Well, he's made it on reasons that lie between him and me—that are not business,—and that I don't think he should have brought into it. But now, my dear, give me a true answer. Will it make any difference to you?"

Lizzie said firmly that it could not make the smallest difference to her.

"Quite sure? Of course you won't have to take any notice of him. I'm getting rid of Stevens out of the yard end of week, and hope to have his mess and filth cleaned away and the yard ready to open by end of next week; and it's at the yard I shall mostly keep Mr. Vincent. But I won't do it—unless you can say honestly that I shan't be doing wrong."

And Lizzie, only thinking of what was good for her father, said he would do right, not wrong, in adopting Mr. Dowling's advice and employing Mr. Vincent.

"I've thought it over, sir," said Crunden to Jack when he presented himself again. "I've thought it over and the answer is, Yes."

"Thank you, sir—you're a trump—and a good Mason."

Mr. Jack's sleek face shone with excitement and pleasure. But the wages—"thirty-five bob"—were too much.

"No, sir," said Crunden. "That's what you ought to get—if you're any value at all—and it's what I should give to any one else."

"Thank you, sir."

From the moment that Jack was engaged, he called his employer Sir; and now it was curious to hear each saying Sir to the other.

"I would like," said old Crunden, "to mention, sir, that I am sorry to hear of this upset of Sir John's affairs."

"Thank you, sir."

"I never expected such a thing. I had no idea of it, sir"; Mr. Crunden continued with visible reluctance. "In the remarks I let fall at the meeting, sir—well, as to my opinion of the Town and the Hill—which I gave frank for once,—

there's not a word I'd wish to draw back. But in anything I said which might seem disrespectful or short to Sir John—well, if so, I wouldn't have said it, if I had guessed that Sir John was a gentleman down on his luck as one may term it."

"Oh, that's all right, sir. If you couldn't say Yes, it didn't much matter how you said No. And you said nothing disrespectful to my father that *I* heard—or I shouldn't be here now, sir."

"Well answered, sir. No, I meant no disrespect to Sir John—only meant to say No plain and firm. . . . How did it come about, sir—the upset?"

"Well," said Jack, smiling, "Sir John tells me he has been muddling things for a long time—and, as far as I can make out, that hits the right nail on the head."

"Ah! You see, sir, a gentleman like your father soon gets adrift in financial operations. It's a special business training, sir, straight up from the bottom; and gentlemen high-placed from their birth can't be expected to master it sufficient to protect themselves. When it comes to money questions, they're bound to be outmanœuvred—if not tricked and cheated half the time. . . . But I hope, sir," said Crunden, with genuine sympathy, "that the upset is not as bad as people make out."

"Well, sir—my governor's fairly in the cart. But, no, it's not really so bad. They'll do very well—my mother has money of her own. Look here, sir, it's just this: I think my father and mother will have enough for themselves, but I don't think they've enough to keep a grown-up son in idleness."

"Well answered, sir," said old Crunden again. "But Sir John and her ladyship, sir—will they give their consent to your turning to, down here—in the place where you are so well known?"

"Oh, yes," said Jack cheerfully. "That is—I haven't asked their consent yet. But if they won't give it—I shall have to do without it."

Then Jack Vincent, highly elated by his success in obtaining the engagement, hurried away to face and bear down parental opposition. He was full of energy, excitement, and enthusiasm: in the midst of gloom and disaster, he was like

a happy light-hearted child who has discovered a new amusement. It was as if after the house has fallen, a little boy is seen playing a game and enjoying himself about the ruins even while the dust and noise are still in the air.

Sir John Vincent declared that his son's plans for the future were outrageous and absurd. He could never countenance them. Jack must really abandon them at once.

"I tell you, Jack, it's only a question of time. Give me time, and I'll pull things together even now. Meantime, our home, however humble, is your home. You shan't want for comfort—and for pocket money."

But Jack said that henceforth any money that might lie in his pockets must be earned by himself.

"Don't do it, Jack. It will be so dashed humiliating to me. As a pal—you'll be making me so confoundly uncomfortable. With that hedgehog of a fellow, too! Oh, it really would be infernal."

Jack, in the most friendly, genial way, explained that the hour had come when he must think and act for himself. He very much regretted that he could not now be guided by his father's advice. He saw nothing derogatory in honest labour.

Lady Vincent, for her part, regarded Jack and his ideas with the greatest admiration. She shed tears of pride and love when she listened to his noble arguments. In principle, she agreed with every word he said. Nothing could be grander or finer than work, yes, real work. "But not *here*, Jack. Anywhere else, but not here. And, my dearest boy, not that sort of work—and, Jack, above all, not with that dreadful man. It would be too distressing to your father."

But if Jack cared to go up to London and take some small post under Government, or be private secretary to some rising politician, then Lady Vincent would be the happiest of mothers. She and Sir John could well provide ample funds for an indefinite period while Jack was looking about him, and seeking an avenue likely to lead to ultimate greatness.

"No," said Jack, with terrible determination. "I'm not going to sponge on you any longer. Besides, I know what it would mean—it would all end in talk. I should never start work at all."



"If ever I am unhappy, it is because you have done too much for me."

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He would take nothing from them—not a penny. He would be self-supporting: now, this minute, and ever after. For his immediate needs he had already, as he said, begun to raise the wind. He had summoned from Water Lane that well-known citizen Mr. Gregory, the second-hand clothes dealer, and was selling the superfluities of his wardrobe. Some other personal property—his old gun, a service revolver, sword, etc., and some small trinkets, such as tie pins and sleeve links—he could also “put up the spout” if necessary.

“I shall have plenty of cash to start with. Don’t you worry yourself, mother; I shall be all right.”

Lady Vincent, however, continued to worry herself.

“Jack, I shall never reconcile myself to it. I don’t fret about your father’s misfortunes. I don’t mind our losing all our money, but if we are to lose you, I shall never get over it.”

“You won’t lose me,” said Jack cheerfully. “I’ll often come to dinner—if you and the Governor will ask me. I don’t intend to pop my dress suits, you know”; and, as he took his mother’s hand, he in his turn became the petitioner. “Mother dear, don’t think me unkind—or selfishly obstinate. But you know how often you’ve said it—to rouse myself. Do you remember what I told you?—the whisper in the wind—how we all had heard it; but I shouldn’t hear it again! Well, I heard it directly—that afternoon. Not a whisper: a shout—a trumpet call—some one with a megaphone bellowing into my ear: ‘John Vincent. Wake. Put on your boots.’ . . . Don’t try to baulk me now, mother. It’s my last chance—my very last chance.”

Then, in the most undignified fashion—with Mr. Gregory, etc.—Jack raised the wind; went about the town paying little debts,—Mr. Rudd, the tobacconist; Mr. Drake of the White Hart, etc.; fetched a man with a hand-cart from the station to remove his luggage; and firmly established himself in Mrs. Gates’ cottage hard by Mr. Crunden’s yard. Of the cash obtained from the sale of costumes and ornaments, etc., there was a sufficient residuum to enable him to hand Mr. Crunden two pounds on account of the fifty pounds loan. The

balance of the debt he hoped, if he kept his situation, to work off without avoidable delay.

He was worth thirty-five shillings a week. His energy was so abnormal that at first he was subject to fits of complete exhaustion, and thus it seemed that his working power was of a fitful or intermittent character. But soon it became apparent to his employer that whatever his capacity for work might be, the purpose behind it was strong and unwavering. His desire was to do good work: if he failed, it was never from voluntary slackening. He did not achieve anything at all in the way of ameliorating the relations between Mr. Crunden and the Town. But in all other ways he became more and more useful to Mr. Crunden. So useful, in fact, that it was impossible to keep him, like a good watch-dog, "mostly in the yard." He was continually wanted at King's Cottage, where he gave really valuable assistance in the composition of letters replying to inquiries, etc.; he was of value also during interminable parleys with builders, house agents, etc., who were considering the purchase or lease of the ground plots; and he was, as Mr. Dowling often said, almost invaluable as a patient, good-tempered showman when visitors were going over the ground itself. After a time a place was allotted to him in the big working-room at the Cottage; the table and desk between the lobby door and the window were known as "Mr. Vincent's place." He was in his place for so many hours of the day that soon it became convenient to permit Mr. Vincent to take a share in the two family meals of dinner and tea. There had been awkwardness and embarrassment for all when, at the sight of Mrs. Price or Mary entering with dishes and plates, the perhaps hungry clerk was compelled to take his hat from the peg, and slink away from the appetising odour of hot meats or the cheering fragrance of new-made tea. Mr. Vincent thankfully accepted the invitation to leave his hat on the wall and bring his chair to the table.

"But, sir," he said to his host, "if you're kind enough to give me my grub, you must knock something substantial off my weekly serew. It wasn't in the bargain."

"No, sir," said Crunden gruffly but cordially. "You're welcome. But I understand your pride—I mean, your natural pride. If you choose to take it as a small raise in salary—well, you may take it that you've earned the raise."

"You're paying too much as it is."

"No, sir. That's not the case. If you make me—well, I don't mind saying it: I judge by many signs that you've been a good bargain."

"Thank you, sir;" and the face of the clerk flushed with pleasure. These were the first words of praise or approval that he had received from his employer: they were words pleasant of sound.

In this manner, as most convenient to everybody, it came about that Mr. Vincent was admitted at meal time an honorary member of the family. He never said Sir at dinner or tea—or at supper, to which he came only by special invitation, generally when Mr. Dowling was also invited. At supper Mr. Vincent was a friend like Mr. Dowling—a friend of vastly superior rank, treated by old Crunden with ceremony and deference. But at all other times, and more especially when strangers were present, Mr. Vincent said Sir. At all other times, in fact, Mr. Vincent was just a paid clerk, doing his work, and no one need take any notice of him.

Lizzie at her place—which was the table by the bureau—need never give him a thought outside of the business that brought him here. Lizzie was gaining speed and proficiency with her new typewriting machine, and indeed in her labour maintained such a clack-clack and clong-clong, that conversation would have been impossible. Thus strangely matters had at last adjusted themselves. Lizzie sometimes sat busily working, with all her heart in her work; while only a few yards off there sat, also busily working, the hero of her vanished dreams.

CHAPTER XIV

"HE shed his blood for your father, Miss Lizzie. You must never forget that."

At King's Cottage Mr. Vincent had one staunchly fervent admirer to whom he was still all a hero. This was Mrs. Price. Whenever Mr. Jack's conduct was called in question, she spoke of the fight. "He fought for you, sir—for to teach them not to make guys of their betters. I should remember that if I was you."

In regard to the great business enterprise all seemed going well at Mr. Crunden's house, yard, and estate. Another section of the new road with a branch to right and left had been laid down; on the outskirts of the land Mr. Crunden's two rows of cottages were nearing completion; three more rows were to be built by a builder from Reigate, with his own money; four villa plots out of the two hundred and six mapped by Mr. Dowling had been disposed of on lease; pleasant little patches of red, marking these early successes, had been painted on the big show maps. There was plenty of work to occupy everybody's thoughts, and no necessity for Lizzie to begin thinking about her father's clerk; but people—first one, then another—made her do so.

Now it was Mrs. Price, stopping the well-sustained clack-clack of the typewriter to prefer the request that Lizzie would take more interest in Mr. Jack, influence him to his ultimate advantage, and generally act the part of good angel.

Mrs. Price considered herself as one good angel, but you could not have too many good angels—when there were so many bad angels about. She was in fear lest Mr. Jack might be falling again under sinister influences, if not into evil ways. With admiration undimmed, watching him closely, she regretted to observe that he was not working so well, not looking so well "in his health," not going on "so brave and noble as he done at first." The master was annoyed with him

the other day—found him in the Station bar, when he ought to have been unloading a truck of Yank doors, window frames, and wall skirtings. The railway station was a dangerous place for Mr. Jack: there lurked such puffy, blown-out, bad angels as Mr. Lardner.

And further, Mrs. Gates, Jack's landlady, while chargin for Mrs. Price, told of other perilous influences. Mrs. Gates related how "that Miss Barter" came up of an evening to call for the lodger, and take him out for a walk downtown. Mrs. Gates thought such visits unladylike, if not improper; and so did Mrs. Price.

"Who is Miss Barter?" said Lizzie very coldly.

"Her as has the dressmaking shop, under Mr. Dowling's. But she come out of the White Hart—and if I was the ladies, I wouldn't go near her or her shop. Don't you ever have nothing to do with her, miss."

"I certainly shall not," said Lizzie contemptuously.

"You know there used to be a talk about her and Mr. Jack—though Mr. Dowling speaks up for her and says that was just talk. But what *I* say is this: It's a cruel thing of her to go disturbing him after his day's work, and forcing him downtown—taking her to the theatre and wasting his hard-earned shillings—and bringing him into worse danger."

"What danger?"

"Why," said Mrs. Price solemnly, "I mean his being led astray by all that wicked drinking lot that hangs about the theatre. When a gentleman is so kind in his heart as Mr. Jack, he hasn't always the stren'th to say no—and then it's one glass on top of another until he has to be punished with the bad headache next day—and not fit for his work."

It seemed to Lizzie that scarcely any punishment could be too severe for gentlemen who went to the play with impudent and vulgar dressmakers. She expressed no sympathy.

"He had the headache the other morning," Mrs. Price continued sadly, "and he arst me to give him a pick-me-up while he was doing his work at that table. But I said: 'No, Mr. Jack. No pick-me-up will I get you—unless it's a cup of tea.' He turned that off with a joke, and said the doctors had scared him about tea—and tea was jumpy stuff to take

except at tea time. That was his joke," and Mrs. Price smiled, with affectionate tolerance. "He called me Pricey-picey and made a face at me and my tea—and then laugh. Of course I had to laugh, too."

"Had you?" said Lizzie, without the least smile. "It doesn't strike me as very funny."

"No, Miss Lizzie," and Mrs. Price became impressively serious again. "God forbid I should see fun in *drinking*. But I didn't mean I was afraid of his ever taking it heavy—like to destroy him as we've seen happen in this house—to our sorrow. But it's easy for a gentleman to take more than's properly good for him—when he's drawn into bad company."

"If he drinks," said Lizzie coldly, "my father will discharge him."

"Yes, Miss Lizzie, but your father can't discharge Mr. Jack's shedding of his blood for him. . . . And I do say, miss, it'll be on all our conscience if we don't look after him and keep him steady, now he's thrown over all them as *ought* to look after him, and put himself in our hands. . . . That's what I say, Miss Lizzie"; and Pricey said it quite defiantly, and then moved towards the kitchen door.

"I've no fear," she added, turning again, "while he's here along with us. But it's the evenings when he has no one to look after him—except it's that Miss Barter. Who's Miss Barter, I'd like to know?" asked Mrs. Price, in a sudden burst of indignation. "What's he got to do with *her*? Let her mind her pins and needles. She was never a friend of the family up at Hill House—or it's news to me if she was."

"Of course, she wasn't."

"No, and not a friend for *him*. Miss Lizzie, I've spoke not to frighten you, only laying it before you—to take more interest and use your influence. Why not give him some of your books for him to pass the time with? Or why not let him spend his evenings here innocent and happy—talking to the master, or playing of a game at the cards? You know how he used to love the cards—and what a rare hand he was with them. . . . You aren't angry for my speaking? But I do say, we shouldn't neglect him. He's *trying* to do right, and it's for us to stren'then him as best we can."

Then Lizzie, alone in the big room, sat thinking of Jack. She had work to do, but Mrs. Price had put her off it. She was making manifold copies of the draft building agreement prepared by Mr. Eaton the solicitor. This contained conditions as to construction of houses—sixpence halfpenny per cubic foot, etc.—together with the terms of the ninety-nine years' lease that Mr. Crunden would grant, when the houses were built. Copies of the draft were sent to all who seemed disposed to treat for Mr. Crunden's eligible plots. Jack was always greedy for the typewritten copies—could not have too many of them, clamoured for them, and undoubtedly squandered postage stamps by despatching them broadcast.

But such extravagance, as showing his anxiety to serve her father, was to his credit. Thinking of him now, she considered all things that might be said in his favour or against him. He was helping her father—or endeavouring to help her father. That was a thing enormously creditable. But what else? Really, after careful consideration, what else might one say?

Alas! no hero worthy of enthronement in Mr. Mees's Library novels. If you robbed him of all dream-like attributes, stripped him of splendour and mystery, tumbled him out of the clouds into common working life, there seemed to be left but a very ordinary and far from estimable personage. No difficulty in finding things to his discredit and disgrace—dreadful things; dark abysses into which one scarcely dared to peer. What, for instance, could be more utterly degrading than this companionship with a reddish-haired, tight-laced dressmaker flaunting in unsold finery from her shop? Who now could be gratified by his company? Mr. Dowling praised him for his friendly ways and freedom from class-prejudices. That meant that it was good of him to drop to the Crunden level and seem happy and at ease when he joined them as a supper guest. But when, still dropping, he shot past the Crunden plane and you found him side by side with a Miss Barter in the cheap seats of the theatre among all the riff-raff of the town—found him, too, happy and at ease there also, what must you think?

Could anything be more disgraceful? Yes, Mrs. Price,

opening the abysses, plainly hinted at a lower taste than the taste for vulgar company—the love of fiery drink. But that was a thing Lizzie refused to believe. He could not have fallen so far not only from his place in her silly dreams but from his place in her childish memories. In those distant days he had urged poor brother Dick to be sober and wise, had always seemed to be, in relation to Dick, a noble and refining influence. Nothing should make her believe that in this matter the years had taken all virtue from him. It would be too horrible a debasement. When Dick first drank so much more than was good for him, Dick was an inexperienced boy. He began to sin from heedlessness. Every excuse could be made for unhappy Dick: none could be made for one in the prime of manhood who should lapse into such disgusting vice. She would never believe that Mrs. Price's fear was well-founded.

No, the man who had fought those half-drunken and wholly brutal rioters could not himself be a drunkard. Her imagination kindled as she thought of the famous fight against her father's enemies. Here at least were heroic—book-worthy—attributes on which one could dwell safely. That fight, as described by Mr. Dowling and Mrs. Price—neither of whom could claim to be an eye-witness—was of Homeric grandeur. Prowess as of the old world-myths had been displayed: one man defeating an army in pitched battle—you cannot ask of your hero more than that.

In fact, the thing had been less like a general engagement than the ancient duel of champions. Mr. Fred Hoyle, carman from the brewery, a monstrous lout who led the procession, was the champion self-chosen for the advancing horde. At the head of his troops he stepped forth, and breathed beer and defiance. Then Jack knocked him down; and when he got up, Jack knocked him down again. A friend and lieutenant of Fred rushing in—perhaps merely to pick up the fallen giant—received a clip on the ear that sent him staggering. Another friend sprang back in horror of such ear-clips. Still another friend armed with a loose plank swung it for space and protection, wounding and disabling Jack's left hand; and then with the useful plank escaped from the

danger zone. Then Jack himself shouted defiance. "Come on, you dirty blackguards, if you want any more. Come on, the lot of you,"—and his breath failed. He was completely out of condition, weighing at least two stone more than his correct fighting weight: he was puffed, wounded, helpless really, but triumphant. The rabble rout had already begun; the myriad enemy quailed, broke rank, turned; the effigy of old Crunden was trotting away. It was in truth a beaten or demoralised army that streamed down the new road, down Hill Road, and only rallied at the bridge to tell bridge loungers the news. "Where's the p'lice? Why don't the p'lice come? There's murder up the hill. Pore Fred's been set upon and near done for."

These were the true crude facts—not, of course, accurately known to Lizzie, who sat now thinking of the more splendid tale of almost miraculous battle as rendered by Pricey and Mr. Dowling.

Presently, still thinking about the glorified version, she became aware of an accompaniment to her thoughts—a knocking and ringing. Some one at the state-entrance of the cottage vainly seeking admittance—some one who had been ringing the bell and gently hammering with the knocker for a considerable time! Lizzie went herself to answer the bell: it was too bad to keep people waiting, and it was annoying that Mrs. Price and Mary never by any chance seemed to hear the only important bell in the house—the bell of what was, ceremoniously, the front door. But when Lizzie, doing Mrs. Price's task for her, hastily opened the door, she was rather sorry that she had done so.

"Oh," said the visitor. "Miss Crunden. I have called to see my son. Is he in—and disengaged?"

The bell-ringer was Lady Vincent, in black bonnet and sable stole, standing with folded hands, looking severe, and speaking with a distant manner.

"No, Mr. Vincent is not here now. But I can telephone to the yard—I think he is there—and say you have called for him. Won't you come in?"

"Thank you," said Lady Vincent. "I would like to come in for a few moments—if you will allow me. But do not

telephone for my son. I would not, on any account, disturb him at his work." Then, in the little hall, Lady Vincent looked at Lizzie with the steady reflective gaze that even Hill Rise young ladies always found so disconcerting. "Miss Crunden," she said, after a long pause, "what is my son's work? It would be kind of you to tell me everything about my son's work."

"I will tell you anything you ask me," said Lizzie. "Will you come this way, please?" and she ushered her visitor into the parlour.

"Is this the room that my son uses—habitually?"

"No. He has used it for supper once or twice. But we all use the other room now."

"Then that is the room I wish to see. May I go into that room?"

"Oh, certainly;" and Lizzie ushered the visitor into the working-room.

"It is a very large room," said Lady Vincent, looking about her. "Quite a large room. And you all use this together? It is, I see, your father's office."

Glancing at the window, she could now read backwards the words in large black letters that showed with brutal straightforward distinctness when you were outside the house: "Hill Rise Estate Office." This was the room in which all the shocking business of destruction was carried on. With severe disapproval she scrutinised the map of the estate that hung on the wall, the telephone apparatus, the typewriting machine, the letter-presses, the tables covered with papers; and all the trade samples—drain-pipes, tiles, wood paving-blocks, etc.—that had accumulated of late in great profusion. When Lizzie, answering questions, pointed out Mr. Vincent's table close to the map and telephone, the severity vanished from his mamma's face. Lady Vincent stood by the table, and examined the strange things upon it with bright and softened eyes.

"Your father makes him work very hard, I suppose?"

"My father works hard himself," said Lizzie proudly and affectionately. "Mr. Vincent could not assist him unless he was willing to work, too!"

"But he is quite willing," said Lady Vincent—"only too willing. . . . What is this, please?"

It was a book, with counterfoils and printed headings, that lay open on the table.

"That," said Lizzie, "is the yard tally book;" and she explained its purpose and function. When materials were being sent from the yard to the work in hand, Mr. Jack entered them in the book, and gave the slip of paper bearing his statement to the outside foreman. That they called a "yard tally"; and the foreman, having received his tally, was then held accountable for the use of the materials. "I don't know why the book is here," Lizzie added. "It ought to be at the yard—but perhaps Mr. Vincent has made a mistake, and has brought the book up for my father to look at."

"Oh, I don't think he would make a mistake. My son is very clever."

"But Mr. Vincent cannot avoid making mistakes now and then. Of course, he has had no experience."

"He kept the accounts for his regiment—or for his company in the regiment. I think you will find him quite capable of keeping your father's accounts."

Lizzie smiled.

"He is not called upon to do that. Builders' accounts are very intricate. My father does all that himself. This is not what we call an account book."

"Oh! . . . And what are these written papers?"

Lizzie answered all questions, and Lady Vincent at last thanked her.

"It is kind of you, Miss Crunden, to have let me see things. I did so want to see things for myself—but I must not waste your time further."

"I can spare the time—if there is anything else you wish to know."

"Thank you. But I must not ask you any more—I think I ought not to ask you more—and that I could not expect you to tell me—if I did."

"I will tell you anything I know."

Lady Vincent favoured Lizzie with another reflective scrutiny.

"I am very anxious about my son. His employment here has caused us the greatest anxiety—and pain. In our opinion it is not fitting—but we were unable to prevent it. However, I am proud to think of his working so well. He *is* working well. You admit that, don't you?"

"Yes; I believe my father is quite satisfied with him."

"It is not the work itself—although of course we should not have chosen it. No. But it is—all the surrounding circumstances. Your father's avowed motive to bring ruin and humiliation—"

"My father's only motive in employing Mr. Vincent was kindness;" and Lizzie flushed hotly.

"You are quite right to defend your father—and I have no desire to speak harshly of him or his motives. I do not wish to speak of him at all. I am obliged to you for allowing me to come in, and now I will go. Thank you;" and with much dignity Lady Vincent walked to the parlour door.

But in the little parlour her dignity forsook her, and she began to ask more questions.

"You said he supped with you here. Does he have his supper with you every night?"

"Oh, no!"

"Then where does he have his supper? Why does he not come to us—and dine with us? If he would only do that; he would remove so much of our anxiety—and pain. Miss Crunden, he should not be here—or at that dreadful cottage. . . . Miss Crunden, I do think it is fine of him to work. When it began, I thought it would be only temporary; but it goes on. He goes on working—and it would make me both happy and proud if only the circumstances were different."

And Lady Vincent with some emotion explained her views. Why should her son live in a horrid workman's cottage? Why could he not live at home in the Redmarsh Road with his father and mother, and go out to his work of a morning as other workers did?

"If he would only live with us, I think my husband would be reconciled—even to what Jack is doing now—as your father's clerk. His present mode of life is not fitting, Miss Crunden. It is a cause of scandal and pain. Everybody must

say he has quarrelled with us—cast us off, and thrown in his lot with your father. Of course, I can't expect you to agree with me."

"But I do agree with you."

"You do? Oh, Miss Crunden, I am delighted to hear you say so."

"I think," said Lizzie, blushing, "that it would be a wiser and better arrangement if Mr. Vincent went back to you every evening—and if he lived with you, and not at Mrs. Gates'."

Miss Barter could scarcely pay evening calls then! In the Redmarsh Road he would be safe among his own good angels; Mrs. Price could be easy in her mind; and Lizzie need not take any more interest in his out-of-work hours.

But now Lady Vincent, with beaming eyes and a manner that had suddenly changed to cordiality, appealed to Lizzie not to leave off thinking about her son. Her appeal was in substance Mrs. Price's appeal. Once again Lizzie was begged to take interest and use her influence.

"Influence him, if you can, to return to us. You will be doing us a great kindness—and I shall be very grateful to you. . . . And I promise not to try to set him against his work. No, I am too proud of him to do that. But I want him back with us. . . . There are reasons. There is one reason—which I do not care to speak of—that makes me most anxious to have him at home."

Again Lizzie blushed hotly. What was the reason that Lady Vincent did not care to speak of?

"Miss Crunden. I *will* speak of it. You have received me so kindly—you take such a *right* view of things—that I think now that I cannot be wrong in trusting your discretion—that I should be wrong *not* to trust you;" and then, after hesitating, Lady Vincent asked her final question.

"Miss Crunden, does he peg?"

"Peg?"

"You don't understand?"

"No."

"It is slang," said Lady Vincent gravely. "I am glad, Miss Crunden, that you do not know the expression. I meant this—

you have so many opportunities of observing him: Have you observed that—between meals—he takes glasses of whiskey and soda water—or anything else?"

Lizzie understood now. His own mother shared Mrs. Price's fear. But still Lizzie would not believe that there could be any basis for the fear. Whatever people said, she would never believe that.

"It would be a mistaken kindness, Miss Crunden, if you encouraged him in the habit. It is only a habit—nothing more."

"He does not practise the habit here," said Lizzie firmly, "and he never shall. I promise we will do all in our power to discourage him."

"Thank you, Miss Crunden, thank you. This has been my great anxiety always. It is painful to speak of—but I lie awake at night thinking of it, and I am glad I have spoken. . . . And one more word—in exerting your good influence—I am sure now it is all good—do not let him think you are acting on my behalf. I hate deception—of any kind; but if he fancied your advice was prompted by us, it might lose its effect."

That same afternoon Lizzie tested the effect of her good advice, and found it to be imperceptible.

The lamps had been lit, the curtains drawn, when Jack came for his tea. He was in the gayest spirits, very much pleased with himself and everybody else.

"Madam," said Jack, "to you I humbly bow and bend," and he hung up his hat, and went to his accustomed place. "Your father is coming up from Eaton's directly. Luck. Good luck to-day. We have disposed of Lot Number 5."

He had pulled out a drawer and was looking for Mr. Dowling's paint-brush and the red paint.

"I'll paint it on the map," he said gaily. "We'll paint the map red for old Dowling and save him the trouble. Where's the water? Here we are;" and with the greatest satisfaction he painted another red patch on the big map to mark the latest success. "There, Miss Lizzie, in a year from now we'll have painted the whole map red. . . . I did this off my own

bat. It was a chap I'd written to myself. I made the appointment, met him at the station, and never let go of him till I had fixed it up and marched him into Eaton's room to sign the draft. . . . Miss Lizzie, you don't praise me, but really and truly I do deserve a pat on the back."

"I am sure my father will be much obliged to you."

"But aren't *you* obliged, too? It's a great thing to keep moving. . . . Miss Lizzie, I wonder why you are so down upon me. I'd like to think I was giving satisfaction to everybody."

Then Lizzie, seeing her chance, took it. If Mr. Vincent desired to satisfy every one, he would content his parents by making his home with them in the Redmarsh Road. She advised him to do this. But Jack promptly and flatly rejected the advice. He must continue his work.

"It would make no difference to your work."

"Yes, it would. It would put me out of conceit with myself and with everything else."

Lizzie repeated and amplified her advice. She was grateful for the assistance given to her father, but Mr. Vincent had a duty to his own father: there was something harsh, unkind, undignified even, in his complete withdrawal from his own people. It made the world talk.

Jack laughed.

"The voice," he said, "is Miss Lizzie's voice; but the words are mamma's. Miss Lizzie, my dear mamma has been getting at you. She has talked you over."

"Yes, Lady Vincent has talked to me. But I think it myself; I have always thought it."

"You don't understand," said Jack. "It seems to you that I have done a dirty trick in chucking them—when the cash ran out. That's what people say. But what does it matter what people say?" and Jack became serious and thoughtful. "Miss Lizzie, on my honour, it's all right. My people are as right as rain—and I'm fonder of them now than I ever was. You needn't pity them. My Guv'nor is shaking down quite comfortably;—he has done with shams and pretences, and he finds himself all the better for it. Besides," and he laughed once more, "things will work out. In time, Sir

John may be a swell again. Sir John has great expectations ;" and he came from his table and stood by Lizzie's chair.

"Miss Lizzie—for old sake's sake—don't think meanly of me. I know what I'm about. What I'm doing is life or death to me." He said this very seriously ; then, before he continued, paused, smiling. "It is a very remarkable thing, too—a man being born again—at my age. But that's just it. I am trying to win back all that I'd let slip—strength, self-reliance, manhood. I can only do it my own way—by depending on myself alone."

And then, for the third time, Lizzie heard the same appeal. Mr. Jack himself asked her to take an interest in him.

"But I'm not too proud to accept help—from your father, or from you. If you want to help me—and I wish you would,—don't send me back to mamma and papa—but keep me here, and keep my neck well into the collar. Think for me that way ;" and he laid his hand upon his heart and bowed.

"Miss Lizzie, you won't take your cue. You were kinder to me in the old days. You can't remember your line. 'Nay, sir, I take you not to be my friend.' That was it. You don't say it, Miss Lizzie—but you *act* it—and I often wonder why. . . ."

Mr. Crunden, returning, interrupted the conversation. Mr. Crunden was jubilant, rubbing his hands and chuckling—pleased with himself, pleased with his clerk, pleased with everybody.

"Paint it up," he cried jovially. "Ah—you've done it a'ready. That's right, sir. Sharp's the word, quick's the motion. You tackled our friend proper. . . . Liz, Lot 5 gone, and more to follow. . . . And now we'll pass on to something else. Something I want to discuss over our tea. It's this: Griggs have written to me again very pressing—they want to hold a *Markee* sale on the estate. I don't say yes to the idea, and I don't say no. I want to discuss it—before I put on my considering cap."

CHAPTER XV

JACK had said it is a great thing to keep moving; and, although so devoid of experience in relation to land and building speculations, he had here undoubtedly stumbled upon a prime truth. For complete and striking success with any land development scheme, there must be no delay: you must march forward to the appointed goal without long halts, or even frequent brief pauses occasioned by meeting unforeseen obstacles. Time is money all the way. Time, therefore,—time to gain or time to lose,—was the matter to be first thought of whenever Mr. Crunden put on his considering cap.

This was his position financially. Such backing as was necessary he obtained from the Medford District United Bank. He could have raised money through solicitors who make it their business to finance builders, etc., but he had seen too much of the trouble and discomfiture that come with that form of support. Bank aid is dear; but it is the safest aid you can seek, and, for a sound operation, it is the cheapest in the end. To his good Bank friends he had gone then, after boldly bidding thirty-seven thousand pounds for Hill Rise. He was worth twenty-six to twenty-seven thousand himself; all else must be supplied by the Bank. He began to sell his property without an hour's delay: realising all his stocks and shares, and going slow only with his ground rents, which, of course, cannot be sold in a tearing hurry. He soon had twenty-two thousand in hand; and the balance of fifteen thousand, with a further five thousand for working capital, he borrowed from the Bank on the security of the title deeds of Hill Rise.

Nothing could have been better than the treatment of Mr. Crunden by the Bank authorities. A solid man to deal with, no risk to them—why not? They fell in with all his views; and this was the method adopted for the perfectly legitimate

transaction. The Bank agreed to let the loan take the form of an overdraft, with a maximum of twenty thousand pounds, which maximum was to be reduced by minimums of one thousand every three months; but Mr. Crunden was free to pay off as much as he liked whenever he liked. The Bank completed the purchase for him, and received the deeds from his London solicitor. Then such copies were taken as Mr. Eaton required for preparing conveyances of the building plots;—and then the deeds went down into the Bank's strong and dark room, never to emerge and rise into the light again until the bank book showed Mr. Crunden's balance on the right-hand instead of the left-hand page.

The deeds would soon come out—Mr. Crunden felt no qualms; Mr. Dowling was bubbling over with enthusiasm. By realisation of the remainder of his old ground rents, Mr. Crunden would steadily reduce the overdraft; by sale of eligible plots, of all buildings that he himself put up, of each new ground lease as created, he would make further speedy reductions; and, washing one hand with the other, wipe off the balance and get clear again. In two years—if all went well—he should be able to say to the United Bank: Good-morning and many thanks to you.

Then would come the grateful task of bringing home once more his own deep-sunk money; and then, finally, the reaping of the golden harvest of clean profit. A big profit hanging to it—something really big! “You see,” said the enthusiastic Dowling, “we can’t go wrong, because of the tremendous wide margin. That’s what attracted me from the first.”

Second only to time, as a matter for consideration in every development scheme, is the wideness of your margin. In this scheme—after careful estimate of all conceivable adverse conditions—the margin seemed of magnificent wideness.

Here were forty acres from which you must subtract eleven acres occupied by the Hill Rise houses and gardens. That left you twenty-nine acres of open ground, from which again you must subtract five acres for your roads; and after that, you had twenty-four acres as mapped out by Dowling into two hundred and six most attractive plots. Dowling calculated that the land all through would carry without the small-

est difficulty an average ground rent of one hundred pounds per acre. That is to say: when the twenty-four acres were covered, you would have created ground rents to the pleasant tune of two thousand four hundred per annum, which, when sold at twenty-five years' purchase, would bring the tidy capital sum of sixty thousand pounds. Thus your margin smiled widely upon you: twenty thousand pounds of profit, *minus* interest on money borrowed, loss of interest on money sunk, cost of roads, law charges, etc., but *plus*—and what a plus it was!—the twenty houses and eleven acres of Hill Rise.

Then indeed would arrive the golden epoch. The real battle would be over: with all his money safe home again, Crunden could quietly demolish and develop Hill Rise itself. First one side, then the other—the even numbers first should be given to the house-breakers; the ground should be cleared; the lovely attractive strip—the cream of the whole thing,—with its unique frontage to the common, should be mapped out in narrowest plots, let to the best builders, and adorned with neatest, nattiest, most up-to-date little villas—electric bells, tiled bathrooms, no basement. This, indeed, would be a leisurely luxurious task—an easy happy time of all *plus*, no *minus*: everything coming in, nothing going out.

Mr. Crunden by no means accepted Mr. Dowling's glittering figures; he made heavy discounts for temperamental enthusiasm; he weighed all things in his own mental balance. The considering cap was worn by night and day before he decided to take the great plunge. He knew, far better than Dowling, what loss of interest on capital sometimes means. It begins as a mischievous little pilferer, but with time enough it swells into a most monstrous thief, taking your all. The public never thinks about loss of interest; and thus men may be envied for making a fortune when in fact they are spending one. Nevertheless, he thought he saw his way clear to the end of the journey and a substantial reward. His own estimate of the time required was five years at the worst. He thought he had foreseen all that could possibly occur at the worst. "At the worst" was his maxim and watchword, and, satisfied that the worst was good enough, he started boldly and resolutely.

He must open his yard and build what are known as decoys. Builders are timid adventurers; they like to build where others are building; you must lure them on to new ground; not drive them. He would build a few rows of cottages—always saleable, and then a few decoy houses here and there; and then, say in two years, he could close the yard. Meanwhile, during this early stage, the money poured out. Three thousand already spent on roads, two thousand and more absorbed by the unfinished cottages, overdraft costing a thousand a year, all income-producing stocks and shares converted into vacant and unremunerative ground:—everything was progressing well, slowly, perhaps, though as well as could be expected; but here were solid enough items to set down to capital account.

And already the unforeseen was occurring. The bed-rock itself on which Dowling founded the scheme had shifted. No available building land: building land sorely needed, but not a yard to be obtained. That was the very foundation of the scheme; and it had been knocked a little sideways already by the fact that Medford had obtained other building land—ten acres of it, at Hill House. Who could have foreseen the sale of Hill House? In lesser matters the unforeseen confronted one. Dowling had always counted on the rents of Hill Rise; and these were promptly failing. Whenever the unforeseen made itself prominent, Mr. Dowling always said “Tut, tut!” and already, before five months were gone, he had said it very frequently.

“Yes, I must confess, things are going slow.”

“Damned slow,” said Mr. Crunden once, with a loud grunt.

“But it’s all right. It will be all right in the end.”

“Yes, I know that,” said Mr. Crunden resolutely. “Though I believe now it will take longer than *I* thought—and a great deal longer than *you* thought.”

In these circumstances Mr. Crunden hesitated to dismiss the proposal of Messrs. Griggs without discussion.

It occurred to these smartest and most thoughtful of auctioneers that, having sold the estate once, they should now sell it again and earn a second commission. If Mr. Crunden

favoured this notion, they proposed to erect a large marquee on the ground itself, advertise the sale handsomely, secure railway saloons or a special train, issue invitation cards and return tickets, and bring down under their personal superintendence a heavy load of "likely buyers." After such a luncheon as Mr. Crunden might be disposed to offer, the bidding would be animated, and Mr. Crunden's numbered lots would go off like hot cakes. Hot cakes is the traditional simile: indeed it has become almost a technical term. Dowling had often used the expression, and now Griggs promised and vowed that hot-cake speed should be attained if Mr. Crunden would give them their starting signal.

"We have," they declared, "proved these Marquee sales, as conducted by us, to be most popular and efficacious all over the country. We shall be glad to tender an estimate for preliminary expenses and to quote lowest terms for our own charges." And, proceeding to their strongest argument, they urged Mr. Crunden to take Time by the forelock and get rid of as much of his land as, with the utmost push, might be possible, before the London and Suburban Trust could glut the market with the land they had recently acquired.

"We may say," continued Mr. Griggs, "that this company are rapidly concluding the very large operations in the neighbourhood of Croydon, which have hitherto kept them fully occupied. But it has come to our knowledge that at an early date the Company intend to give undivided attention to the development of their Medford estate, which, as we need not remind you, is immediately contiguous to your own. We are most desirous, therefore, that you should be the first in the field with a Marquee sale."

This argument possessed great strength. No one could doubt that Griggs would gladly organise a Marquee sale for Crunden's rivals, if with the resources at their command they could not do the thing for themselves. Time was all-important; and at last, after much discussion and thought, Mr. Crunden said, Yes. But, ere he irrevocably committed himself with Griggs, Jack Vincent was instructed to write to them, pointing out that the depth of winter is not seasonable for *al fresco* entertainments, and demanding an assur-

ance that Marquee sales had been tried and had met with success at this period of the year.

"Yes," said Griggs, gladly giving the assurance. They would use their winter Marquee with solid boarded floor, patent stoves—no flimsy, draughty tent in which you might catch your death of cold, but a spacious canvas hall in which you would be snug and warm as in your own drawing-room. "We suggest," said Griggs, "that your Mr. Vincent meet our representative, who will visit Medford to-morrow, and settle all details."

Mr. Crunden had said Yes, and henceforth the matter seemed to pass out of his hands. He was in the position of the rich kind host who is about to give a party, and who has assistants to save him all trouble. His assistants would see to it that the party was a success. Griggs' representative complimented him on possessing a really able assistant in Jack. "Your Mr. Vincent is a most knowledgeable gentleman; he takes up all our ideas, and we shall not worry you further, sir. We shall look to him as your deputy." Jack, as deputy, threw himself heart and soul into the labour of preparation for the party, and said he thought the whole thing the greatest lark.

"I call it a ripping idea, sir; and you're a true sportsman to go in for it. We'll paint half the map red in one jolly, friendly day."

And always, as it came nearer, the party grew in size and splendour. Griggs first said they could advantageously place one hundred invitations; then it was one hundred and fifty; then two hundred. Dowling with freedom was inviting "likely" London people. Jack, in correspondence with inquirers, was issuing at least twenty-five invitations. No one in Medford was to be asked—not one citizen. The host had laid down that rule for the party, and he grunted scornfully if one spoke of breaking the rule. "I don't want 'em to come here and eat my victuals, and then throw stones at me behind my back." But he was forced to make exceptions. Without abating their attitude of censure and disapproval, several citizens formally applied for invitations. Mr. Hope of the *Advertiser* wished to be present; Mr. Mees of the *Weekly*

Bulletin claimed admission; and one or two more were coming. Old Selby called at King's Cottage and craved tickets "for self and wife." "It will be a treat for me poor wife, and God knows 'tis cruelly hard on a young woman to get no treats from year's end to year's end." The host endeavoured to refuse the honour of Mrs. Selby's company; it was a man's party; no ladies were invited. "Come, now, young Crunden, ye'll not grudge me poor young wife a seat at your public luncheon table. . . . Tha'anks, young Crunden. Ye were always a good la'ad; I knew your fa'ather."

In relation to the luncheon itself, Jack had been most active.

"Let 'em have a good substantial snack," said the host.

"A cold spread, I suppose," said Jack. "But what about some hot soup to begin with? Griggs ask for the hot soup, sir. Shall I get two estimates—with the soup, and without it?"

And day by day the luncheon had waxed in importance and pomp. Now all was settled: the host would not be shamed by a beggarly board. It was to be a hot luncheon with cold regalia, to be done in tip-top style by Bob Drake of the White Hart at four shillings a head for two hundred and fifty head certain: *i.e.*, £50 down anyhow, and per capita for "chances" thereafter. Jack of course would count heads himself, and check Bob's counting. Jack would also count bottles, and guard them, and give them out, etc. Bob was not doing the wine.

"Will you, sir," asked Jack one day, "will you change your mind and give them champagne after all?"

"I have told you I won't."

"I know, sir; but Griggs go on worrying me about it. They say it's always expected, and it's always efficacious. They had it at their Herne Bay sale when the lots went off like hot cakes."

How can a host, wishing his party to be a success, decline the advice of party experts? It was plain that Jack believed in the efficacy of champagne, although he was loath to lead his patron into unnecessary expense.

"Of course," he said, "one can get good cheap brands—really,

cheap, and yet quite good enough—all froth and sparkle, you know. There was an excellent wine we used in our militia—for race-meetings—Jodeler. That was the name—not more than forty bob a dozen—Jodeler."

However it was discovered that Jodeler was now extinct. This good wine had been permitted to vanish from wine-merchants' lists; no more was Jodeler procurable. But another brand, Rosencrantz, had come to the front—even better than vanished Jodeler. Rosencrantz, Jack found, was in all respects suitable to the occasion. Authorised by Mr. Crunden he ordered large quantities of Rosencrantz, and he now always spoke of the coming event as "Champagne Day."

"Champagne Day will soon be here now, Pricey-picey. We are going to give them fizz, and then they are going to paint the map red for us."

It was perhaps unfortunate for Jack that, while busily making arrangements for this great Saturday, he should have been drawn into association with some of his old companions. He was compelled often to go to the White Hart, strictly on business, for interviews with his caterer, Bob Drake; and here in the old haunt he met the old loafing friends. Here, from Mr. Ridgworth, Charlie Padfield, etc., he heard all about the "Merry Girls" dinner, and was implored to be of the dinner.

The "Merry Girls" Company was about to pay its tenth return flying visit: there would be morning and evening performance by this talented troupe on the day of the sale; and their staunch admirers had decided to give the loved artists a dinner at the White Hart between the shows. Miss Daisy Dolfin—that old favourite—was no longer in the Company, but her place had been taken by Miss Fay Flinders, who was as good, if not better—"quite all right." "Fay will be here, Jack; we shall all be here; and *you* must come, Jack. You really must—just to show you're alive, and aren't quite out of your mind." But Jack said no: he could not accept another engagement for Champagne Day.

Then, as Mrs. Price would have expressed it, he was overpersuaded. Padfield, Ridgworth, and others, putting their stupid heads together, arrived at the conclusion that old Jack

really wanted to come, but, poor beggar, could not afford the treat; and with blundering generosity they offered to relieve him of his share in the bill. "We do want you, Jack—and we'll pay your shot for you. We'll put you on the same footing as the 'Merry Girls' themselves."

Jack flushed, and said: "Thanks. I'll pay my own shot. Yes, I'll try to come—and I'll stand the wine for the lot of you. I'll send it in, and you must arrange with Drake about corkage."

At the moment, it seemed the right thing to say and to do,—the only way of asserting his new dignity as a working-man—a money-earning man. He must show the old gang that he did not need their patronage or pity; and in the most lordly manner he sat down at Miss Granger's desk in the bar parlour and wrote to London ordering on his own account another three dozen of Rosencrantz, to be despatched to the White Hart. He knew he had done wrong afterwards—immediately afterwards as he hurried back to his work, he knew that it was desperately wrong. It would postpone by several weeks the payment of his debt to Crunden; it was his first false step, first breakdown in his new career. He knew now that he had been a silly ass, but at the moment it seemed impossible to be anything else.

Charles, the headwaiter, who naturally had charge of the "Merry Girls'" dinner, was also to be major-domo at the Marquee luncheon. In the evening before the sale day, he called on Jack at Mrs. Gates' cottage.

"I've just run up, sir, to say as all is in trim for to-morrow," and Charles, beaming, endeavoured to conceal the surprise caused by the humble and exiguous parlour in which he found Mr. Vincent sitting. "I do hope we shall have a success of it to-morrow, sir. Anyhow the tent is a knock-out—and I promised the food will be A1. . . . Weather seems safe, too. A hard frost to-night, sir, and the glass higher than ever. But, sir," and with a laugh Charles opened his ulster and glanced down at his greasy black trousers, "I do wish, sir, I could turn myself out a bit smarter. . . ."

And, shyly, Charles explained how the thought had come to him that Mr. Jack, under his reverse of fortune and in his

new mode of life, might probably be discarding his ceremonious dress suits. Charles, impelled by this thought, had gone to Mr. Gregory in Water Lane, but had there learnt that among apparel sold by Mr. Vincent there were no dress suits.

"I thought," said Charles apologetically, "you wouldn't be wanting them nowadays; and you, sir, being a fine figure of a man—like myself—your cast-offs would do me proud, and fit me as a glove. . . . Now, sir, if you *could* let me have a suit—not to give, but to sell—"

"No," said Jack, "I can't sell you a suit. I'm not an old-clothes merchant. But come upstairs, and I'll see what I can do for you;" and he lit his bedroom candle.

"Mind your head, Charles," said Jack, as he led the way into the little room upstairs. Then, pulling forward a trunk from the dark corner, he brought out his treasures, laid them on the bed, and examined them.

"Here, Charles. Here you are. You are very welcome to these."

"Sir," said Charles, in rapture, "how can I thank you sufficient?"

"That's all right," said Jack. "I can spare them. They are too big for me now. Look here, Charles," and with both hands he plucked at his waistcoat. "I'm a much finer figure than I was. See. Quite a wasp waist, isn't it?"

"Well, I never," said Charles. "You really are getting back your waist. I wish I could do the same. How have you done it, sir?"

"Hard work," said Jack, smiling, "early hours, and strict abstinence."

"Lor'," said Charles, and his broad face now expressed the deepest sympathy and regret. "I do hope, sir, you don't go short, ever;" and the eyes of poor old Charles became moist, and his eyelids blinked. "Sir, I couldn't bear to think that a gentleman like you ever went 'ungraceful' or short of his full allowance. . . . Let me, sir, buy these at a fair price. Do now, sir. Many's the tip I've had from you—best gentleman I ever come across—and it isn't money that makes the gentleman. . . . Do now, sir, let me pay fair."

"No, no, Charles. But thanks all the same. You always

were a sportsman. No, you misunderstand. I only meant abstaining on purpose. I'm dieting myself—reforming myself—trying to get into hard condition. That's all."

Then Charles, reassured, with the dress suit in a bundle under his ulster, went home to the White Hart happy and contented. He was very fond of Jack, and had been quite overcome by the horrid thought of his sufferings from short commons.

On the bright and frosty morning of Champagne Day itself, Jack received a supper invitation.

"I hope, sir," said Crunden, "you'll make it convenient to sup with us to-night—so that we can talk things over quiet when all's done. Mr. Dowling, he can't join us; but I hope you will—if only to cheer us up a bit. For, between you and me—Masonic—my expectations have dropped these last few days—chiefly from something Griggs' clerk let fall and then tried to take back."

"What time is supper, sir?"

"Eight o'clock—as usual."

"Thanks," said Jack, after a little consideration; "I'll be there without fail."

Marquee luncheon, "Merry Girls'" dinner, Crunden supper—it would be a full day for Jack.

The sale was not a success. When Crunden saw the needy, seedy, greedy Londoners that had been imported at such vast expense, his expectations dropped again. Men of straw—that was the only name for Griggs' ticket-holders. It is part of a builder's business to recognise, and avoid treaty with, men of straw: from them come the half of all builders' disasters. Old Crunden hated and abhorred men of straw, and he saw them now trooping up the new road in dozens. Any remaining hope must be in the solidity of guests invited by Dowling and Jack, or collected by the profuse advertising in the London Press.

The luncheon, however, was most successful. Charles the major-domo, Drake the caterer, and Jack the wine steward and master of ceremonies, all played their parts well. Jack particularly distinguished himself, by his affability, winning

all hearts, making everybody feel happy and at home. There were speeches and toastings. Mr. Douglas J. Grigg, at the top of one of the tables, gave a rousing oration; Mr. Crunden's health was drunk standing; Mr. Vincent's health was drunk informally—without a speech—again and again.

The great sensation of the day was undoubtedly the Rosencrantz champagne. It was truly dreadful stuff—like burning ice, like frozen hot punch, like sugar turned into gas—and its froth was quite wonderful. It made people sneeze. It foamed and fizzed and bubbled; it sent its corks nearly through the canvas roof. It banged like a gun, it gushed like a fountain, it steamed like a geyser. Crunden tossed off a very little of it and then drank tumblers of soda water, one after another, as fast as he could. But the men of straw loved it, could not have too much of it: "A glass of wine with you, Mr. Vincent." "Your health, sir." "Mr. Vincent, I look towards you."

Then, at last, tables were cleared, trestles carried out; rostrum and lofty seat were set up, and Mr. Douglas J. Grigg, hammer in hand, smiled down upon the assembly. But no lots went off. The lots were less like cakes than stones—rocks immovably fixed to mountain sides, which even such fire as Rosencrantz could not blow away.

Just at first all seemed as it should be. The first three lots seemed to be knocked down at real hot-cake speed. But Mr. Griggs' subordinate, who hurried to take the bidder's name, had to return with tidings of confusion and annoyance. It was old Mr. Selby, who, with his young wife, had lunched to repletion, and who was not now bidding but merely nodding his head in token of ease, gratitude, universal friendliness, etc.

"No, no, my la'ad," he said to Mr. Douglas J. Grigg, when challenged from the rostrum. "Ye're a clever la'ad, but ye won't ca'atch me tripping. No bid. I was but nodding me head. No bid."

Not a single lot was sold in the Marquee.

It was the evening of Champagne Day, and it seemed to Lizzie Crunden that history repeated itself. Supper to-night

was laid in the big room ; it was long past supper time ; she and her father were waiting for the young man who did not come. Lizzie was thinking of a night in the far-off past when they had thus waited ; and as she thought of it she shivered.

“Shall I dish up ?” asked Mrs. Price, with a long face.

“Yes,” said Crunden gloomily ; “we can’t wait for ever. He’ll be here perhaps as soon as we begin.”

Then father and daughter ate their supper in almost unbroken silence. Mr. Crunden was bearing the day’s disappointment stoically. He looked grave and stern, and his forehead was puckered ; but when Lizzie spoke to him, his brow relaxed. He shrugged his shoulders and smiled. “I’m not fretting, Liz,” he said valiantly. “I didn’t expect much result from it ; but I felt I ought to try it.” Of course he must be depressed in spirits ; but he was so brave that if there had been any one here to cheer him, he could have enjoyed his supper after the long, fruitless day. It was unkind, thought Lizzie—heartlessly unkind of the supper guest to fail him. She could not herself cheer him : her thoughts, in spite of efforts to restrain them, were drawn back into the far-off time ; it was as if all this was an ugly dream which she was forced to dream for the second time. She wondered if he, too, thought of the night when they sat waiting for brother Dick. She was sure that Mrs. Price was thinking of it.

Mrs. Price, with a shawl over her head, had trotted down the road to Mrs. Gates’, and on again nearly to the bridge, seeking news or sight of the laggard. Now she was back again, asking her questions in most mournful tones.

“Have you finished, sir? . . . Shall I take away, sir?”

“No ; leave the things—for the sake of good manners. It would look odd if he came and saw the table bare.”

Lizzie pulled the armchair to the corner by the fire, brought her father his pipe and tobacco jar, and watched him as thoughtfully he filled the pipe. Watching him, her pretty eyes filled with tears, and she laid her hand upon his head and stroked his coarse grey hair. The hair was white upon his temples. Looking down at him, she thought suddenly that

he was quite an old man—too old for hard work that ends in disappointment.

“Dad dear, it was bad luck—about the sale. I am so sorry that you didn’t have good luck. I wish you could have luck—always.” She said this with great cheerfulness, after ostentatiously blowing her nose, and furtively drying her eyes.

“Don’t fret for me, Liz. I wasn’t even thinking of it. I was thinking of something else—altogether different.”

Then he sat in his armchair, pulling at his pipe and looking into the fire.

And then Mr. Vincent arrived.

History did not entirely repeat itself. It was not quite the arrival of unhappy Dick all over again. But, too plainly, Mr. Vincent was not at his best to-night. He was excited, laughing from insufficient cause, too voluble, chattering nonsense and losing the thread of it—the logical sequence of his ideas somehow checked, if not broken. As he rattled on, all listened in silence. Mr. Crunden was solemn as a Chancery judge; Miss Crunden was frigid as a marble statue; Mrs. Price, who had opened the door, turned up her eyes and shook her head.

“Miss Lizzie—not going? Don’t go—oh, please don’t go! I’m disgracefully late—couldn’t get away. But I meant to come. They couldn’t stop me coming.”

Pallidly contemptuous, with cold anger in her grey eyes, and disgust in the curl of her red lips, with haughtiest carriage, Miss Crunden walked away into the other room. Shaking her head, sadly, slowly, Mrs. Price went away down the kitchen passage. Whatever harsh words Mr. Crunden might choose to employ, the culprit to-night would find no friend in King’s Cottage to deprecate wrath or intercede for leniency.

But Mr. Crunden to-night used no harsh words. He listened to the chatterbox as though not listening. He seemed lost in his own thoughts; and when at last he spoke, it was only to suggest that the hour was late and that perhaps bed would now be the appropriate place for everybody.

“Walk home with me, then,” said Mr. Vincent. “I haven’t

begun to tell you the fun—I'll tell you all I can. My dear old boy, I don't want to keep things from you."

He took leave of Mr. Crunden reluctantly and affectionately at the door of Mrs. Gates' cottage.

"Good-bye, old boy. I wish you'd been at the 'Merry Girls' dinner. You ought to have been there. It's a dashed shame you weren't there. Everybody was there;" and he laughed heartily. "Daisy Dolfin wasn't there. I was dashed glad Daisy Dolfin wasn't there. You know, old chap, I liked that girl, but I got so dashed sick of her. You know, I gave her a bangle. You did know that, didn't you? Oh, Daisy's all right. We parted friends—but I was so dashed glad not to see her again."

CHAPTER XVI

“MR. JACK,” said Mrs. Price, concluding her severe lecture on Monday morning, “will you take the pledge along with me? I like my glass of ale—at meals—as much as any one. But I’ll give it up, if you’ll do the like. In this house we’ve seen too much of the sorrow it brings.”

“Yes, you’ve said that before. Don’t rub it in, Pricey.”

“Then will you do what I ask?”

“No, I won’t. I’ll take the pledge against Rosencrantz champagne. In fact, I have taken it. Now run away, please. Can’t you see I’m busy?”

The clerk might be busy, but also he was in disgrace. Mrs. Price had lectured him with the utmost severity, although, so far as Pricey was concerned, he strove to carry things with a high hand.

He was desperately busy when, later in the morning, his fellow-worker, Lizzie, silently took her seat, and began work with the typewriter. But, after a little while, when the clack-clack and clong-clong of the machine ceased and Lizzie sat writing, the silence became so oppressively irksome that he attempted conversation. He found, however, that Lizzie seemed altogether too busy to indulge in idle chat.

“I was looking for the sealing wax,” said Jack, as he rose from his chair. “Is it on your table?”

Lizzie pointed with her pen to the tray that held the sticks of wax.

“You don’t wear those pretty blue dresses now, Miss Lizzie. . . . I suppose they are really summer frocks. . . . Wouldn’t be suitable for this cold weather! But you’ll wear them again in the warm weather, I hope. They are so awfully pretty. . . . But I mustn’t interrupt you. I can see you are busy. Mrs. Price interrupted me just now, and I reproached her for doing it—and I mustn’t do the same to you. Interrupt you—I mean.”

Lizzie went on writing diligently; and Jack, returning to his desk, hastened to complete his clerical task.

"Miss Lizzie, forgive my interrupting you." This was when he had taken his hat from the peg and was about to go out. "Miss Lizzie."

"Yes, what is it?"

"Do you remember how I begged you not to send me to the Redmarsh Road? Well, I don't like this other place you've sent me to. I don't like the place at all."

"What place are you talking of?"

"Coventry. I hate it. You'll let me come back soon, won't you? . . . Miss Lizzie, you know, I'm sorry about Saturday night—being so late—and all that. Your father hasn't said anything, yet. Of course, if he speaks to me, I shall tell him I'm sorry."

He said it to Mr. Crunden presently, in the small room at the yard. He and his employer had been going through last week's pay-sheet.

"Mr. Vincent," said Crunden gravely, "I judged by many signs Saturday evening that you—had been acting imprudent. Now, sir, I'm old enough to be your father—I am older I do think than Sir John—so perhaps you'll listen without offence to the remarks which I shall let fall."

At the first word of this second lecture, Mr. Jack smartly brought his heels together; and, erect, silent, grave, he stood before his superior officer. It was the old orderly-room manner, assumed instinctively as most suitable for the occasion: he was again a subaltern taking a wigging from the colonel in the approved military style. No defence; no explanation; brief statement of regret, when your colonel gets tired of it or loses his breath.

"I am sorry, sir. It shan't happen again."

But when all was over—with formal manners laid by, and they were strolling through the archway side by side, Mr. Crunden began again.

"You know, sir—any remarks I let fall were simply for your own good. I feel sure your own father—Sir John—would endorse—"

"Oh, hang it all," said Jack rather warmly, "don't rub

it in. Don't go on rubbing it in. It was after business hours——”

“Yes, yes, we'll say no more.”

“Don't,” said Jack; and then, after a gulp, as though swallowing the tendency to slight warmth, he laughed and gave Mr. Crunden a slap on the shoulder. “You can see I was ashamed of myself. Well, then, as between men and brothers—as between good pals—you needn't try to rub it in;” and he hurried away towards the estate.

Crunden, walking by himself, with his hands in the pockets of his grey jacket, thought of the present and of the past. He stamped along bravely enough; but, thinking thus, he was sad and heavy of heart. He thought of his son Dick. Why would not his own son bear advice and reproof? Why would not he work, or feel the least sympathy for workers? Was it the fault of the father? Surely not all the father's fault?

He walked up Hill Rise, looking to right and left at the houses already empty, at the houses that soon would be empty, too; but he saw without seeing. His difficult enterprise, his annoyance at delay, his hopes for prompt success—all had faded from his mind; he was walking in the past; he was walking with ghosts.

Dick would never brook hard words; Dick was obdurate to kind words. You could not lead him, you could not entice him, you could not coerce him. He must have known that there was love for him, if he would but deserve it—if he would but accept it. Even the hedgehog loves its young—Dick must have known that. Open revolt, scorn of his humble origin, sneering jokes about common toil and honest rewards—these were the things that the doomed boy offered in exchange for all one's care and thought.

Crunden shrugged his shoulders, tilted his square hat back on his head, passed a hand across his eyes, and then stamped on faster to the gate of the old tennis ground. He was trying to shake off the past: strong men should think only of the present and the future. He had work before him—years of work—enough to occupy all one's thought. He would think only of his appointed task.

The clubhouse—the property of the members—had been

pulled down and removed ; sold as old material for a few shillings more than the cost of cartage. The long grass on the tennis lawns was white with frost ; the wire fences were broken where they had not been knocked over ; two basket chairs with the seats smashed lay out at the mercy of the weather ;—desolation and ruin were all one could see on the spot where polite society had once gathered to laugh and play together, or to deride and scoff at their inferiors outside the gates. Crunden, now lord and master, looked down from here at his wide domain. The new finished roads were clean and bright, with the new granite kerbs and channels flashing and sparkling in the frosty sunlight. Thousands of shining sovereigns had gone to the making of them—they might well glitter to show where the gold lay buried. Far below him the slate roofs of his new cottages caught the light and reflected it dully. Nearer to him, above the completed roads, were road sections laid on either hand, but as yet waiting attention—merely the turf stripped off, earth dug and carted, the track just barrelled, and left to wait for its six inches of brick rubbish, its four inches of coarse ballast, its two inches of fine ballast, for surface drains, for main sewer, for its kerbings, channellings, its gravel-path, its everything. And in all directions, all over the domain near and far, were the corner pegs of good sound pine to mark boundaries of all the plots whereon houses would one day be built. It was a noble slice of freehold land for its owner to look down upon, a building estate of which even a big company might be proud ;—stretching away in the frosty sunlight, it seemed a tremendous space to get covered within five years even if things went smoothly.

Far off there were men and wagons, piles of cases, an untidy litter, and the bare poles of the tent to remind him of Saturday's wasted money. He would be glad when Griggs and Drake had cleared away all their mess, and he should be able to forget the adventure. The depression that must follow after disappointment was heavy upon him as he walked forward. To-day he could not hold his thoughts to business matters. They had wandered again from the great task, and he was thinking now of the young man, his clerk. Presently, as he thought of his clerk, he smiled. He stopped

short, brought his heels together, took his hands from his pockets, and drew back his shoulders and stood straight and firm. That was the attitude. The memory of it made him smile.

Poor Dick, when upbraided, used to sit slouching with his hands in his pockets—never look you in the face, just stare at the ceiling. Afterwards he would sulk—never ask you in a friendly way to let bygones be bygones. Crunden frowned again as he thought of it.

“As between pals!” That was a thing poor Dick would never have said. But of course no meaning in it really. Gammon! Just your fine-gentleman trick of pleasant speech. Words chosen for the sound of them, not for the sense in them—but words chosen with such skill sometimes that they are music to the ear and comfort to the heart.

“As between good pals!”

CHAPTER XVII

THE Marquee sale had proved a dire fiasco—nearly five hundred pounds spent, and absolutely no result. For a week or two Crunden suffered from depression of spirits, was silent and thoughtful at meals, absent-minded and gloomy in the yard. Then he roused himself and began to take energetic action. One day he told Dowling that he had determined to start building four decoy houses at once. It had been originally intended to start with two decoys, but he now decided that he must double the number. Dowling's plans were all ready; the houses would be of the very latest style—quaint yet handsome, tricky and startling in exterior design, but most comfortable and convenient inside. There would be fantastic porches, green tiles, bottle glass, hall-doors of unvarnished oak studded with nails and spikes; there would be shower baths, electric bells, hatches through which the food could slide into the dining-room instead of troubling the servants to carry it from the kitchen; there would be run-mouldings from America, architraves, skirtings, and chair rails from Sweden—in a word, they would be decoys so attractive that they could scarce fail to lure the shy birds. Builders are like the birds in this, that they like to begin building about Valentine's day; and Crunden wanted to get his houses well out of the ground by that date. With Dowling, he carefully selected the best strategic sites—two on the outside, one at the top of his new roads, and one still higher, beyond all roads, close to where the clubhouse used to stand. This farthest house would be a bold decoy, and would appear inaccessible until success made it worth one's while to bring the roads up to it.

One must be bold when hesitation and delay will be fatal. The great London and Suburban Land Trust were now giving

attention to their Hill House Estate. Their boards were up, and words on the boards showed clearly what redoubtable neighbours and rivals this Company would be. "Money advanced on easy terms"—that was the Company's large-lettered message:—"Three-quarters of purchase may be left at low rate of interest."

Mr. Parrot, in conversation with Crunden, quoted this announcement two days after the Company's boards were first seen. Mr. Parrot was the builder from Reigate who had taken six plots, and thereon was to build three more rows of cottages. He had signed his agreement, but he had done nothing further; he was, he said, finishing his Reigate jobs—must finish there before he could begin here.

"I hope," said Crunden sternly, "I haven't got hold of a man of straw."

"Oh, no," said Parrot indignantly. "Nothing of the sort. But I never told you I was made of money. And if you want to be off with the bargain, say so, and you're welcome. I shall only have to walk up the road to get ground—yes, and money, too."

"They won't give you ground for cottages, Mr. Parrot."

"I ain't particular what I build—especially when I'm being financed on easy terms."

Crunden concealed his discontent, affected to be satisfied with Parrot's excuses for dilatoriness, politely expressed the hope that Parrot would, like the birds, begin to build those snug little nests by springtime. The conversation had shown him again how essential it was to be beforehand with his rivals. If the Company's boards had been in position earlier he would never have secured Parrot.

He enlarged his staff at the yard. He had intended to work with the smallest possible staff, but now he had more than thirty men on the weekly pay-sheet. Twelve hands in the joiner's shop, a plumber and two mates in the plumber's shop, two masons, three plasterers, three painters who were also glaziers and paperhangers, six or seven bricklayers with eight or nine labourers, shop-foreman at forty-five shillings a week, outside foreman at fifty shillings, not to mention clerk at thirty-five:—with these items to make up the wages' bill,

Saturday's money needed thought and calculation. He was in fact working soon with a nearly full yard: he was a builder again quite on the large scale as in the old days.

But the work itself cheered him, kept him in heart and courage. He had always thriven on hard work: anxious waiting and idle delay are what enervate and enfeeble body and brain. At home he was always cheerful now. Everything, he told Lizzie, was going on smoothly and prosperously. Neither she nor his clerk need ever worry their heads as to the ultimate success of the great scheme. You must sow before you can reap. The money was pouring out, but it would come rolling home again. All that concerned the financial side of the scheme was entirely Mr. Crunden's affair: as to that side of it he made no confidants, he required no advice.

Thus, as the weeks and months passed, life at King's Cottage settled down into a steady routine: without excitement, without holidays, with nothing but healthy toil for everybody, the time once more glided fast.

Lizzie in her great indignation having sent Mr. Jack to Coventry, kept him in that town of silence for many weeks. But at last she allowed him to understand that his offence had been pardoned. If papa could overlook and forget, it was not for her to be unforgiving. Papa, she thought sadly, was more gentle with Jack than he had been with Dick. She seemed nervous and apprehensive when again Jack was bidden to supper; she hardly dared to raise her eyes and look at the visitor when Mrs. Price announced his arrival. But on this occasion Mr. Jack was quite at his best—at his very best; and, with Mr. Dowling as a sprightly second guest, the evening was of the pleasantest. No business was talked: it was just a friendly supper-party.

Jack, however, detected the misgivings of his hostess, and pleaded with Mrs. Price to obtain for him a more complete oblivion of the past.

"Pricey, do tell Miss Lizzie that she needn't be afraid. Do, for goodness' sake, tell her that Champagne Day will never come again."

"I hope it never will," said Mrs. Price severely.

To Lizzie not the least painful thing about Champagne Day had been the necessity to speak of it to Lady Vincent. In these months Lady Vincent had paid further calls on Miss Crunden, and had written once or twice. Jack's mamma was grateful to Miss Crunden for attempting to exert her good influence, and begged her to continue the exertion.

"He told me," said Lady Vincent, "that you had urged him to return to us. Only he cannot do so. But, Miss Crunden, your words were not without effect. He has dined with us more often—much more often than before. . . . And, Miss Crunden, he is not falling into *any* bad habits, is he?"

Then Lizzie, blushing hotly under the sense of vicarious shame, felt compelled to touch upon the final events of Champagne Day.

"You know what I said, when you said about his—his doing—what you said. I forget the word."

"Pegging," said Lady Vincent solemnly. "It is a slang word."

"Well—after that, he did peg once. But he has never pegged since then. And, Lady Vincent, I don't think—I feel sure that he has made up his mind not to peg again."

"Oh, Miss Crunden, do show him your horror of that dreadful habit."

"I did show it," said Lizzie, blushing more hotly still.

It was curious how completely Lady Vincent now seemed to count on Lizzie as her ally. From the moment of her discovery that Lizzie held "such right views" on the all-important subject of Jack, she confided in Lizzie absolutely. She was the kindest, but certainly not the wisest, of women; and on one of her visits she made a naïve confession. "Miss Crunden, you are so different from what I had been led to suppose. It only shows how careful one should be in forming an opinion about people that one really does not know. I very much regret that in your case I formed a most erroneous opinion."

It now seemed quite natural to turn to Lizzie, as a right-viewed person, for news and for assistance. Indeed, as Lady Vincent had always thought, it was the natural duty of any one privileged to enjoy the society of Jack to take the strong-

est interest in his welfare. She spoke of him to Lizzie without the least reserve—as to another matron full of years; almost as if Lizzie had been a relative of the family, some old aunt of Jack, lost sight of for a long time but now again brought back to the family circle.

“My dear boy will want *some* holiday. Miss Crunden, have you thought of that? If he works all through the year, his health *must* fail. Mr. Crunden can scarcely refuse some holiday.”

“No, my father will give him a holiday if he asks for one. My father is taking no holiday himself this year.”

“Ah, but your father has worked all his life, and is therefore inured to it. But with Jack, that is not so. Do, Miss Crunden, use your influence and get a holiday for him. *Make* him take a little rest before the autumn. . . .

“And, Miss Crunden, could you manage this for us? Prevail upon him to spend his holidays with us at Bournemouth. We are going to Bournemouth in order to be near my husband’s poor old cousin. You know, Miss Vincent is dreadfully infirm—lamentably afflicted. I really do not believe that there is the smallest chance of poor dear Harriet recognising us or even knowing that we are in the neighbourhood; but my husband feels that if, poor dear, she did dimly understand that we had come on purpose, she would take it as a kindness. But it will be so wretchedly dull for him—whereas, if he had Jack as a companion, we should all be happy. He is such a wonderful companion. You find that, don’t you? . . .

“And, Miss Crunden, his father will say nothing to upset Jack. I do not pretend that my husband is yet reconciled to Jack’s work. But he does honestly begin to admire it. You see, it goes on. That is what surprises my husband and has won his admiration.”

It was at the end of this visit that Lady Vincent for the first time spoke in almost a friendly manner of Lizzie’s father.

“You have seen what this horrible Company are doing at Hill House? What does Mr. Crunden think of that? They are pulling down our old home; they are cutting down the

dear old trees—it is far worse than what your father is doing. . . .

“Good-bye, Miss Crunden. Tell Jack his place is laid at dinner every night. Short makes a point of it. Short, I think, is just as pleased to see him as we are. . . . I shall walk up Hill Rise and look at our old home. It is a painful sight—but it is cowardly to avoid it. The world, Miss Crunden, is always changing; and I suppose it is foolish to wish to keep things as they were forever.

“Since this horrid Company has come, one can understand that perhaps what your father is doing is only natural. Your father, seeing the opportunity to make a large fortune, could hardly be expected to refrain—from consideration for other people’s feelings. If it had not been your father, I suppose it would be some one else. For your sake, now, I will wish your father continued success. He has been famously successful so far, hasn’t he?”

“He is getting on very well, I think.”

Lizzie, standing at the door of ceremony, watched Lady Vincent walk slowly up Hill Rise. The world had indeed changed to bring her the great Lady Vincent as a friendly, garrulously confidential visitor. Once such visits would have made her heart beat fast with pride and hope, and filled her brain with vaguely beautiful dreams: now they left her quite calm and self-possessed. But from them there had come one most comfortable feeling, together with a sense of grateful respect for the visitor’s husband. Sir John had kept his word. Sir John had proved himself a great gentleman: not even to his faithful wife had he betrayed the secret of old Crunden’s mad proposal. Lizzie, talking to Lady Vincent, was quite sure of this; and her respectful gratitude to Sir John grew deeper and deeper.

Mrs. Price, for her part, derived no comfort from my lady’s calls.

“What’d she come here again for? Miss Lizzie, if I was you, I wouldn’t encourage her coming. She couldn’t take care of him when she had him in her charge, and now as we’re looking after him, she wants for to unsettle him again and take him away from us.”

When Mrs. Price employed the masculine pronoun without previous nominative, one could always know that nominative understood was Mr. Jack.

There could be no question that Crunden had been successful with the two rows of cottages built by himself. The finishing had been somewhat slow, but they were practically done now—fences being fixed, last coat of paint going on to doors and garden gates, tenants waiting to come in and dry the plaster. They were really commodious cottages; suitable abodes for small clerks, wives of superior servants, good working couples who could take a lodger to help pay the rent of ten shillings a week—which was certainly not too high. These cottages were the safest part of Crunden's scheme. Such property is always saleable; and, although no offers had yet been procured, Crunden was confident that he would have no difficulty in selling. There is always, in any town, a good demand for cottages—until, of course, you put up too many cottages, and over-supply kills demand.

Now the time had come to name these attractive little boxes of bricks, and Crunden, in jovial spirits, had invited his assistants to advise upon the choice of names.

"You mean," said Jack, "a name for the lot? You'll give a number to each?"

"No," said Crunden, "I mean to name 'em all through. Tenants never like numbers. They like to live in a house with a name—and a good big name, too."

"Bella Vista," suggested Mr. Dowling.

"Multum in Parvo," suggested Jack.

"Schöne Aussicht," said Lizzie, smiling.

"Shah Nore," said Crunden, laughing gruffly. "There's a bit of French for you. Shah Nore! That's good French, isn't it, Liz? . . . No, you've all showed your learning; but English names are good enough for me, thank you. And I don't know," he continued gravely, "as we can do better than fall back on the stately homes of England—Hatfield, Chatsworth, Welbeck, and so on—"

"How about the stately trees of England?" said Dowling. "Elm! Oak! Yew Cottage—Willow Cottage!"

"I'd rather have the flowers," said Lizzie. "Rose Cottage, Jasmine Cottage."

"What do you say, Mrs. Price?"

"Oh, I say: Number 'em and be done with it, sir."

"I shan't call 'em *cottages*," said Crunden, "whatever else I call 'em. Tenants don't like the word *cottage*. Houses! *Hill Side Houses*, eh?"

"Oh, call them *cottages*, sir," Jack pleaded. "If you begin with *houses* for these, you'll have to call the others *castles*."

"Well, there's something in that, too," said Crunden doubtfully.

After a long but amicable debate, Mr. Crunden allowed himself to be overruled on all points. The cottages were called *cottages*, and were numbered—Hill Side Cottages, 1 to 20. And in a little while all but three of them were occupied by the best class of *cottage* tenants.

This was pleasant enough; but before very long Mr. Crunden had to face two more disappointments. The man who had taken Lot 5, and of whom much was hoped, disclosed himself as a man of straw. An unsightly roofless carcass was thrown on Mr. Crunden's hands. Carcasses cannot be left about on a building estate; profitably or not you must convert them into weather-tight, roofed, and glazed houses: abandoned as derelict, they proclaim the story of failure and will scare away the boldest speculators. Mr. Crunden grunted, shrugged his shoulders, and manfully set to work to turn the scaring carcass into a fifth luring decoy.

Then came the ignominious collapse of Mr. Parrot. *Et tu, Brute!* In a moment one saw plainly the straw bulging and protruding. He was as completely a man of straw as any effigy of his landlord on last Guy Fawkes day.

He had allowed St. Valentine's feast to pass without beginning to build. Midsummer was near before he cut the turf, brought bricks upon the ground, and slowly laid down concrete and set his footings for the three new rows of cottages. On the third of July, when he was about ten courses high, the bill which he had given to his brickmaker was dishonoured, and he came up to King's Cottage to ask for money. The morning's post had already sounded the well-known note

of alarm. "In regard to J. R. Parrot," wrote this man of straw's timber merchant, "we are prepared to deliver immediately on the understanding, as we have already been given to understand, that you are guaranteeing the account; but before doing so shall be glad to have your confirmation of the same." There was nothing for it but to take over the newly started cottages. Rather than lose time and incur costs in recovery by law, Crunden paid off Parrot's score for bricks, etc.—bought out Parrot, and even gave him something for himself, to be rid of him promptly. Gladly would he have also given Parrot a prodigious kick behind, to speed him from the land and knock the straw out of him.

Again, however, he bore his disappointment stoically.

"I saw it coming," he said to Jack. "There was no surprise in it. I've seen it coming quite plain last few weeks."

And he grunted, squared his shoulders, and took up the new work. Unfinished cottages cannot be left about on a successful building estate. One must keep moving: nothing must stand still. Upon the hill, his rivals were moving fast. The Company had cleared the ground along their outside frontage, had marked out and even fenced their plots; and these outside sites—with the unbroken view over the golf links, the common, the bare down and nestling woods—were going off like hot cakes.

The staff was increased again: the yard was so full now that it overflowed. The master was now as busy as in the old days when he had six or seven solid contracts on hand. But of course there must be a limit to this sort of thing. Mr. Crunden's scheme had been to get others to build all over the land, not to build all over it himself.

CHAPTER XVIII

NEARLY a year had passed and the warm summer weather was coming round again. The big map on the wall at King's Cottage had many new red patches on it—nearly a dozen,—to mark the progress of the months. The red paint showed steady, but somewhat slow, progress, with which Mr. Crunden always professed himself satisfied.

It would have been an easier and quicker task to paint their map for the London and Suburban Trust. The Company, lending money to anybody who asked for it, with boundless capital behind them—other people's capital, sacks of it, to waste if they chose,—had performed what looked like miracles. Their whole ten acres had been prepared in one block—the last tree-root grubbed out, roads smoothed by steam-rollers, paths neatly paved and gravelled, lamp-posts set up, fences placed throughout, names of the new roads on large enamelled plaques glaring at one from every corner. That was how the Company developed an estate—bang, all together, at one blow. Perhaps it might not be sound business; but if they lost here, they would gain elsewhere. Should they drop money at Medford, they could pick it up far away at Willesden, Peckham, Bromley. Washing one hand with another, the Company's arms stretched across four counties.

To Medford citizens it seemed that the Company possessed an Aladdin's lamp. When they rubbed the lamp, one rubbed one's eyes in wonder. Houses rose in a single night. The common frontage was all filled; a profusely gabled, red-tiled village was advancing from the common, and every day it seemed to draw nearer to Hill Rise and Mr. Crunden's boundary.

During this period, while the minutest trace of his old home was being obliterated, Mr. Jack Vincent had paid his debt.

He came to Mr. Crunden one Friday evening and put a little bag of gold on the table before him.

"This, sir, is what I owe you—with many thanks. I thought you'd be writing your cheque for Saturday's money—and this can go to the yard instead."

"Oh, ah! Yes, sir—but is it convenient to you?"

"Quite," said Jack. "You remember, I paid ten pounds on account. Well, this is the balance—forty-pounds odd."

"What's the odd for?" asked Crunden, counting the money. "It was only fifty pounds."

"Interest," said Jack. "Four—ten. Five per cent. It ought to be eighty per cent.—because you had no security."

"Yes, I had," said Crunden gruffly. "Your word."

"Thank you, sir."

"I can't take the interest."

"Please do, sir. You really must take it—to oblige me."

"Matter of pride, eh?" and from beneath bent brows Crunden looked at his clerk. "Very good. I understand your pride—your proper pride."

Then he put the money back in the bag, dropped the bag into a drawer of his bureau; and, after unlocking another drawer, searched among his papers.

"Here you are, sir," and he handed Jack his I.O.U.

"Thank you, sir. And thank you again for the loan—and for your kindness in letting me earn the money to wipe it off."

"Don't mention it," said Crunden stiffly.

"I am much obliged to you, sir," said Jack hesitatingly, "for giving me the *chance* of earning the money. It was very good of you. And I have tried my best to *take* the chance, don't you know. I have really tried to earn the money—and the grub you've given me. . . . But *have* I earned it, sir?"

"Yes," said Crunden, rather gloomily, "you have earned it honest and square."

"Tally-ho, whoo-hoop," cried Jack. "I did want you to say that so badly. And you did say it at last. And you meant it—honour bright and shining?"

"Yes, I meant it."

"Forward—forward away—O," and Jack capered out of the room, down the passage, into the kitchen.

"Look, Pricey-picey, puddeny-pie," and he put his I.O.U. in the middle of the kitchen table, flung an arm round the ample waist of Mrs. Price, and danced her round the table.

"Lor', Mr. Jack, let me be. Let be, I say."

"Then look at it, Pricey, look. Greatest achievement of modern times;" and he babbled and laughed with so much gaiety and excitement that for a minute or two Mrs. Price thought Champagne Day had come again.

"Pricey, you old ass, you're the one in this house that cares for me—so you're the friend I turn to in joy and sorrow. Look at it. I've earned the money and paid it back. If any one had told me I should earn my daily bread and save forty quid, I'd have said he was a rotten prophet. But I've done it. I can look the whole world in the face, for I owe not any man."

"Let me be," said Mrs. Price, escaping from another dance.

"You don't know what it means to me, Pricey, old girl. I was a dreamer and I am awake. But more than that—I am free now. I was a bond slave, and I have won my freedom. And look at my figure. I have regained my lost figure—look at my wasp waist. A young lady told me the other day I was as lean as a greyhound. And I'm as strong as a lion. Catch hold of my arm—feel it. Whip-cord and steel. Catch hold of my leg—feel my leg. . . .

"Don't be an ass. You're old enough to be my grandmother. Feel it, I say. Hard and straight, as a cast-iron drain-pipe. . . . If you pitched me out in the world now, I'd laugh. I'm worth my grub and pay now—all the world over."

Mrs. Price recounted to Lizzie the exuberance and joyful chatter of the debt-free clerk.

"He come running to tell me about it—just like a child. And laugh and snap his fingers. There, he made me dance with him, Miss Lizzie—he did, indeed." And Mrs. Price smiled and bridled as she went on to report the gratifying compliment paid her by Mr. Jack. "He said I was the one in this house that was fondest of him—and that's true, Miss

Lizzie. I'd go through fire and water for him—if he asked me. . . .

"I never knew the master lent him the money, but I'm proud to think he done so. He never dunned him to pay back, I'm sure—and that proves how good Mr. Jack is for to be so pleased in paying of his debt."

Another day, when Lizzie was alone, Mrs. Price with smiles and nods and mysterious mien approached Mr. Jack's desk.

"Miss Lizzie—you very busy? I can show you something to make you laugh. He's hidden it away here—in here—in his desk."

"What are you doing? You are not opening his desk?"

"Yes, I am," said Mrs. Price. "Lor'—he wouldn't mind. He may come in now and catch me for all I care."

"Yes, but I care. I don't want to see anything that Mr. Vincent keeps shut in his desk."

And Lizzie would not look, although Mrs. Price brought the hidden curiosity across the room for her inspection. It was a square of cardboard, on which Mr. Vincent had pasted his I.O.U. Above and beneath this interesting relic he had written in a large and clerkly hand; and Mrs. Price laughingly recited the inscription.

"John Vincent's work—that's the writing, miss—This debt was discharged and the documentary evidence recovered—I'm reading the writing, miss—by the savings of the earnings of the work of John Vincent. Day after day, to the astonishment of himself and all mankind, John Vincent has worked and is now working. . . . There," said Mrs. Price, restoring the vainglorious placard to the desk, "just like any child—who feels he's been good and says so."

He certainly was childlike in the naïve delight that bubbled out of him, and found expression not only on cardboard but in his conversation. It seemed that he had truly felt the burden of debt weighing upon him, and that with the load thrown off he felt a joyous freedom. Self-satisfaction, together with the loss of flesh, now rendered him even boyish of aspect as he prattled of the pleasures of independence, and so forth. If he did not directly speak of himself, one could guess that he was thinking of himself and his famous achieve-

ment. He exhibited the boyish egotism which one forgives because of its candour and innocence.

"Miss Lizzie. You know I'm riding again. That's the only thing I missed—my rides. But now I get my rides before my work."

Lizzie politely conveyed her compliments on this gratifying fact. She was glad to learn that Mr. Vincent could now afford the luxury of horse-riding.

"Oh, no," said Jack. "I couldn't afford it, if I had to pay. I went round to Banker, the riding-master, and asked to help him exercise his horses. Good chap—Banker. He said yes—just out of kindness. The worst of it is, his horses don't want exercise—they want rest. But he has bought a young 'un—and he does want that well schooled—for Miss Irene Hope to ride. . . . Miss Hope wrings all their backs. You know how she twists about on a chair—well, she does the same on a horse."

Lizzie smiled, and for once encouraged Mr. Vincent to go on chattering. She disliked Miss Hope so much that she enjoyed hearing how badly Miss Hope rode.

"Banker is a real good sort—a grand worker. He has been working all this time for his sister. When her husband died, she was left with the business and those little children—and the business might have gone to pot, and the children starved, but for Banker. A good chap like that ought to marry and be happy ever after. I'd like to see Banker happy with a nice, kind, pretty wife—because he *is* such a good sort."

Mr. Jack had nothing further to say about squirming Irene, and Lizzie ceased to encourage him. After paying his tribute to the virtue of Banker, he passed on to his own virtue and became too egotistical even for a child.

"My waist almost frightens me," and he pulled in his jacket. "Wasps sometimes break in two at the waist. Do you remember what a fat podge, I used to be? . . . Oh, I was—I weighed at least three stone too much. Dieting is the grand thing. Miss Lizzie, I am very careful now about what I eat—and drink. Never to exceed, I mean. . . . If you want to be in really fine condition, you can't be too careful about eating—and drinking."

Lizzie very rarely indeed encouraged Mr. Jack to talk in business hours. She checked him by long pauses, inattentive answers, and final silence. He knew that he must not talk to her and waste both his and her time.

One morning he was plainly wasting his time while she busily worked. He sat idly musing—nibbling the end of a pencil while he watched her working.

His idle scrutiny troubled her at last and she looked up and asked if he was in need of anything.

“Oh, no. I was only thinking.”

Lizzie went on with her work.

“I was thinking of your pretty blue dresses. You don’t wear them now—and I’m so fond of blue. I told you how I admired them, and I was wondering if that was why you gave up wearing them—because you thought I had bad taste.”

“How absurd,” said Lizzie, after a pause. “I have worn out my old dresses, and I haven’t bought any new dresses this year.”

“When you buy one, do get it like the very oldest one—the one you wore years and years ago when I first came here;” and Jack got up, went to the window, and looked out. . . . “Bigger, of course: that one wouldn’t fit you. But that was the one I liked you best in. . . .

“Shall I tell you why, Miss Lizzie? . . . Because in that dress you were kinder to me than you are now—more of a friend. . . . You know, your father is pleased with me,” and he smiled. “Mrs. Price is very pleased with me. Mary doesn’t mind me. That’s three people in this house. I think, if I went away, I should leave in this house three real friends.”

Then there was another pause.

“You would leave four,” said Lizzie, without looking up.

Jack laughed, and shook his head.

“No. You had to say that out of politeness. ‘Nay, sir, I take you not to be my friend’ . . . Good gracious, I’ve forgotten old Eaton. Eaton told me to be at his office by a quarter to twelve. It’s ten minutes past;” and, snatching his hat, Jack ran off—really like a greyhound.

Crunden, after supper on August evenings, would sometimes smoke his pipe in the garden with Lizzie. The day's work lay behind him: he could rest for an hour now, and try to forget the work. Here, at the bottom of the garden, there was nothing to remind him of it; he had turned his back on the Hill, with all the new town that he and his rivals were making; the old town, unchanged, lay at his feet. Through the summer darkness—not really darkness, but a dusky, restful silence that prepares the world for sleep,—one could make out the familiar roofs and towers—the dome of Selkirk, the brewery warehouse, the pinnacles of the municipal hall,—and trace the line of the main streets by the lamp-lit windows, or the reflected light thrown from walls and eaves where the gas was flaring in shops below.

"Dad, your pipe has gone out. Shall I get the matches?"

"No, thank you, Liz. It's a very funny thing a pipe is never quite the same where you can't properly see the smoke. But it's pleasant sitting out here in the cool. Don't you want a shawl—or something?"

"Oh, no."

"Take care of your health, my dear—go on taking care of it. I have been neglectful of you, Liz—latterly."

"I am perfectly well, father. As strong as a horse. There's nothing left of the silly Lizzie who made you anxious. Don't give me a thought."

"Well, my dear, I haven't given you many thoughts—latterly. I'm too deep in this—and I can only think of one thing at a time. I was always like that. But you are not to stick too close to your desk—Mrs. Price says you work too hard."

"Oh, that's absurd! It's the work that has done me good—cured me, and made me strong."

"That's right. Yes, I do believe you are cured—in your health. And, Liz, the other thing—the fancy? . . . What you called your dream is quite done with, eh? The time has come when you and I may just talk of it and laugh?"

"No. Laugh—but don't talk of it. Please never speak of it again."

"Oh, but this once, Liz, I must speak of it. I want to be quite sure how we stand."

"Then, for the last time. Father, is that a bargain?"

"Yes, that's a bargain."

"Well, what is it that you want to be sure about?"

"That I done no harm in having Mr. Vincent here——"

"No harm."

"You said so, you know, or I wouldn't have agreed to it. But I want to know it turned out right—hasn't worried you, made you uncomfortable."

"No—not now. Only at first."

"But it did at first? Answer me true, Liz."

She had moved away to the low wall, and was looking over the dark roofs of the sleepy old town.

"Father—for the very last time. It was all nonsense—but I hated his being here. I thought Sir John would tell him. I didn't dare meet his eyes. Only just at first, father—it was torment and punishment. But it was soon over—and I deserved worse punishment than that for upsetting you, and making you burst out into all this——"

"No," said Crunden resolutely. "You had nothing to do with that. I've always told you so. All that wasn't wise—and businesslike in it was just my own spite and rancour—to read a lesson to the lot of 'em and clear off old scores. . . . But leave that alone. You don't mind him now?"

"No," said Lizzie, in a low voice.

"Meeting his eyes don't worry you now?"

"No."

"You are just indifferent about him?"

"Absolutely," said Lizzie with firmness, almost with defiance. "Except as a friend who has been useful to you."

"Ah! That's all right, dear. Just as I judged by all the signs. Right. But I had to ask you—to make certain how we stood. Because now—I think I shall get rid of him."

"Get rid of him!"

"Well, he wants to go," said Crunden rather sadly, "and I suppose I shall have to let him go. I don't see how I could prevent it. . . ."

Lizzie, sitting on the low wall, with hands clasped in her

lap, silently listened as her father went on more and more sadly.

"I shall miss him, Liz. He has been useful to me—no two ways about that. And I counted on him for the clerking when I've shut the yard. I must do that precious soon now. Ought to have done it before—but things have gone so slow. Cruelly slow, my dear, cruelly slow. . . .

"Mind you, it doesn't follow that because he's been useful to me he'll be useful to others. He is looking out for something better—but he mayn't be able to hold it, if he finds it. He has learnt my ways, and I understand him. He may be making a thundering mistake. I'd be sorry for that, too. . . .

"But there you are, Liz. I certainly can't go on my knees to him—no, I don't want to seem to stand between him and his prospects. . . . I shall have to get another clerk—get one supercilious jackass after another till I'm suited, I suppose."

"Oh, dad," said Lizzie, in a low voice, "there must be as good fish in the sea as ever came out of it."

"Think so, Liz? But I shall miss him—beyond his use. I don't mind saying, Liz, I shall miss him sore."

The days were drawing in again. It was well on in September and the afternoons had already become so chilly that one felt glad to have a good fire burning. Lizzie was on her knees before the hearth, with a log in her hands, when Jack came bursting in to tell her about the marvellous letter from Griggs.

"I'm so glad to catch you alone. I wanted to tell you first. It's a secret. I wanted your advice—before I tell your father."

He had found something incredibly better than the Crunden clerkship. His eyes sparkled and he snapped his fingers gaily as he spoke of it. Griggs—most eminent of auctioneers—offered him four pounds a week to begin with, promise of a steadily increasing salary, and the dazzling though remote prospect of a small partnership in their famous house.

Lizzie was on her knees, but she did not pray to him that

he would remain at obscure little Medford. She got up, read the letter, and advised him to accept the offer from the vast metropolis. Griggs were evidently in earnest.

"We beg of you seriously to consider our offer and its advantages, which," said Griggs politely, "will be mutual. We will study your own inclinations as to character of employment—whether in town or country—in personal contact with our best London clients, or as our travelling representative among the nobility and landed gentry," etc.

"Then you advise me to go, Miss Lizzie—as a friend?"

"As a friend, what else can I advise? Besides, what could any advice matter? I can see how pleased you are."

"Yes," said Jack. "Not so much with the thing itself—but the compliment—the feeling of independence. You know, the world my oyster—and all that. A partnership with Griggs!"

"Had you applied to them?"

"No. It's just an unsolicited testimonial to merit. Griggs bowled over, laid flat on their backs—feel they can't get up again unless I come and give them a helping hand. . . . And you advise me to go. Yes, I thought you would. Thank you, Miss Lizzie. But keep it a secret, please. Don't tell your father about this. There's no hurry—and I have told him I should soon be going."

"Very well, I won't speak about it. But I don't think you'll want much time to make up your mind."

"No. *You* advise it. I am sure you are right, Miss Lizzie. I was sure you would tell me to go. Of course, I shall be sorry to leave your father—but then this means real independence—high pay—wealth. Suppose I ever wanted to marry. Why, I could almost keep a wife—if she wasn't too big a swell—on four pounds a week—to begin with."

CHAPTER XIX

IT was the end of the week—long after working hours, and yet Lizzie was still busy. To-day there had been excitement, the hope of a good stroke that flamed up bright, flickered feebly, faded, and then again glowed and dropped—like the firelight on the ceiling when the fuel is damp and needs the strongest bellows. Early in the morning a gentleman and his friend had come from Surbiton to buy one of the decoy houses; and all day they had been apparently on the point of buying. They had been in and out of King's Cottage, at the decoy itself, round and round the estate, till lunch time; then they went away and took luncheon at the White Hart; then they returned, and with Jack, Crunden, and Dowling had spent the afternoon between the estate and Eaton's office. The last news was: everybody assembled in the road outside the decoy, but no business yet done.

Now, with the twilight falling, Lizzie sat at her desk clearing up interrupted tasks, while she waited for her father to come home to his delayed tea.

“Business, business, business!” said Mrs. Price dolefully, as, after lighting the lamps, she drew the curtains. “It's all work nowadays and no play. Saturday night or Monday morning's all one. . . . Miss Liz! You very busy?”

“Only finishing something.”

“Finishing! That's what none of you ever do. There's no end to it. It can't be right to forget one's meals—tea put off till supper ought to be on table. By the time the master has made his big fortune, you'll all have the indigestion so as you won't be able to enjoy your meals. . . . Miss Lizzie! Stop your work and let me bring you your tea.”

“No. I'll wait for father. They must have nearly done their talk.”

"Mr. Dowling's there, isn't he? *He'd* go on talking to the gentlemen till midnight. . . . Oh, Miss Lizzie, do stop writing."

"Pricey," said Lizzie, putting down her pen, "they've been so long that I begin to hope they'll succeed."

"I hope so, too. And I know the best thing your father and Mr. Dowling could do, is to come straight home and have their tea, and leave Mr. Jack to do the job. He's the one that sells the land, and Mr. Dowling's the one that talks about it."

"Hark," cried Lizzie. "That's father's footstep."

A glance at Mr. Crunden's face told her that he did not bring good news. He looked tired and dejected and cold.

"No success, dad?"

"Nothing settled. Mr. Jack's talking to 'em. Dowling has run down."

"I suppose," said Mrs. Price, "it *is* tea now. I keep telling her it's Saturday night, but she goes on just the same."

"Yes," said Crunden wearily. "Blow up. Knock off. Strike work. Put your things away, Lizzie;" and he went to the fire, and stood before it warming his hands. "It's been a bad week. Let's be done with it."

"They haven't *quite* decided against the house, have they, dad?"

"No. Just backwards and forwards—hem and ha. First it's the house they'll buy, then it's a site they'll take and build to their own taste."

"They couldn't build a nicer house, father."

"No. I don't believe better decoy houses were ever put up. They are very nice, my decoys—but they don't seem to catch much, do they?" and he shrugged his shoulders and laughed bitterly.

Presently, when Mrs. Price had brought the tea, Dowling arrived.

"May I come in? . . . Nothing done. Yes, one minute. No, the next. Mr. Jack is hard at them still. They seem to hanker after the site now. Irritating sort of people."

"You'll have some tea, won't you?" asked Lizzie.

"Yes, sit down," said Crunden gruffly.

"Thank you, but I ought to be getting home," said Mr. Dowling, and he looked at the comfortable tea-table and hesitated. "My wife may expect me. But no again—stupid of me to forget"—and he brought a chair to the table—"Mrs Dowling has a social engagement. Besides, she would guess where I am. She could ring me up on the telephone if she wished me home."

"She can't wish you home when she's out," said Crunden rather testily. "You aren't the house cat."

"No, I am quite aware of that, Mr. Crunden;" and Mr. Dowling drew back the chair.

"No, no," said Crunden. "Sit down, sir . . . and stay to supper, too—and cheer us up a bit. We want it."

"Well, if you put it like that;" and Dowling sat down. "Yes, thank you. I *will* stay to supper. . . . Two lumps, Miss Lizzie, if you please;" and he took a slice of cake. "Talking always makes me hungry."

"Always makes me thirsty," said Crunden, after emptying his second cup. "Parches me when it goes on like it has to-day."

And then, sipping at his third cup, Mr. Crunden announced that he was about to lose his clerk.

"He gave me notice this morning when he drew his screw. He goes end of next week, Lizzie."

Mr. Dowling was astounded by this announcement and became loud in his praises of Jack. Mr. Dowling by no means considered that there were as good fish in the sea. He loudly declared that they would never find such another clerk.

"He's so jolly over it, too—so affable and friendly. Hear what Griggs' men used to say of him. And why should he go? Has there been any unpleasantness between you?"

"No, not that I've seen—or guessed. He says he wants to go, and there's an end of it. A mistake, very likely. He may live to regret—and I shouldn't like him to have to rough it."

"Oh," said Dowling, "he'll fall on his feet. No fear of that."

"Father, didn't he tell you where he was going?"

"No, he said London probably—no more."

"I should try to retain him," said Dowling enthusiastically. "I should try to persuade him. Means could surely be found—if we discussed it together——"

"Well," said Crunden, "how? Let's discuss it. I shall be glad to discuss it——"

Then Mrs. Price came in with another jug of hot water.

"I won't," said Mrs. Price, "stop your discussion—not half a minute. There. Now I'm off and you can go on discussing."

"No secrets, Mrs. Price," said Crunden kindly. "Stay and give us your word."

But if Mr. Dowling had been loud, Mrs. Price was far louder. When she heard what to her seemed most direful tidings, she really screamed.

"Never. Oh, never. Don't you say that—and don't you let it happen;" and she turned almost fiercely upon her master. "Have you drove him into this—with your angry tongue and your hard ways? Haven't you learnt your lesson yet—that young people with high spirits and warm hearts aren't to be driven like so many dogs?"

"There," said Crunden sternly. "That'll do. Not so much noise—or go outside and squall there."

But Mrs. Price was not easily calmed. Who was the delinquent? That was her cry.

"Yes, sir, I'll go outside—but I want to know who done it. If it isn't you to blame—then who is it? Her ladyship? Yes, and an old fool she is—though I say it. . . . Or is it that Miss Barter got hold of him? If so, it's our fault, and I say it. She's an 'ussy. Yes, Mr. Dowling—you may stick up for her, but I say she is. A nasty good-for-nothing baggage—and it's on our conscience if it's *her* taking him away."

And Mrs. Price with scarcely abating clamour retired into the kitchen to weep.

"Well," said Crunden, "I asked for her word, but I never thought she'd give us such a noisy one. She's uncommonly fond of Mr. Vincent," he continued, as if apologising to the visitor for the storm raised by his housekeeper. "And she's one of the family, you know—so we encourage her to speak out frank."

When Mrs. Price returned later with a fresh pot of tea for her favourite, she showed red-rimmed eyes; but her voice and manner were subdued to the fitting housekeeper level.

Mr. Jack had brought with him no satisfactory news: in reply to Crunden's anxious inquiries he could only shake his head, although he still spoke hopefully.

"No. Nothing settled. They are going home to think about it."

"Ah, well," said Crunden gloomily, "that's as good as saying, No go. It can't be helped. We've all done our best."

"Impossible sort of people," said Dowling. "You are always where you started, with people of that sort."

"No," said Jack, "they intended buying. I feel sure they did. I believe it's just torpid liver—they probably eat too much. They both looked as if they did. They want bucking up before they can do anything. I did try to bluff them—just at the end—while we were waiting for their fly. A fly! Too lazy to walk to the station—though I told them they'd have to wait for their train."

Mr. Crunden was not bearing this disappointment with his wonted stoicism. He sat frowning, silent, absent-minded—in spite of Mr. Jack's hopeful chatter, Lizzie's sympathetic glances, and Dowling's well-intentioned efforts to communicate gaiety and cheerfulness. Once or twice he brought out his bandana handkerchief and wiped his forehead; and Lizzie, watching him, saw that his hand was trembling. For the moment, at least, he was suffering keenly under the failure of the long day's hope.

He looked up with a start when the telephone bell rang; and Lizzie could read in his eyes that his thoughts had carried him far away.

"Will you allow me?" said Mr. Dowling, hastily intercepting Jack as he moved towards his table to answer the call. "I think this is for me. Mrs. Dowling most likely. . . . Are you there?" and Mr. Dowling's voice became deprecatingly gentle. "Is that you, my dear? . . . Oh!" and he turned and beckoned Jack. "It is *not* for me after all. Will you take it, please?"

Then Jack put the receiver to his ear.

"Yes, I hear you," he said, in strong, firm tones. "No, I am not Mr. Crunden. I am his clerk. Yes, Vincent. Oh, no! No, certainly not . . ."

As he stood now listening, he made gestures with his left hand, as if begging for silence from all at the tea-table behind him. "Yes, I hear you. Wait a moment, please."

Then he came from the wall and whispered excitedly to Crunden.

"Speak low. I don't want them to catch a word. . . . It's the same old trout—down at the station now. He's nibbling again. Almost biting. May I strike? Will you let me strike?"

"What d'you mean?" whispered Crunden.

"I believe I could land him. May I bluff solid? You know—kill or cure?"

Crunden was looking up at Jack's excited face with an expression in which Lizzie saw doubt, anxiety, even fear. His hand shook; his lips trembled.

"You—you mean"—he whispered—"tell him to buy now or be done with it?"

"That's it. Poker! Bluff him. Put up, or shut up."

"Yes," said Crunden, in the faintest whisper. "Do it—do it;" and he picked up the bandana and again wiped his forehead.

"Are you there?" said Jack at the telephone, in a really truculent tone. "Come on. Speak up. What is it?"

At the tea-table there was dead silence. All eyes were upon Mr. Vincent's back: Crunden was mopping his forehead; Dowling sat rigid and open-mouthed; Lizzie, with her elbows on the table and her chin resting on her hands, was pale and breathless from sympathetic excitement.

"It is to take or leave," said Jack, with appalling brusqueness. "You have wasted enough of our time. I have often sold six houses with far less trouble than you have given us to-day. . . . Oh, yes, you can have as much time as you like, but I told you our houses are going off like hot cakes. We won't hold the house to your refusal while you shilly-shally and ask your grandmother's advice. . . . No offence. That was a joke. I say that was a joke. . . .

“Very good. You will buy at eighteen hundred. All right. Take your cheque for one-eighty round to Eaton’s, and the house is yours. . . . Yes, Monday, or Tuesday, or Doomsday will do just as well—but we don’t hold the house for you till ten per cent. deposit is in hand. . . . Just as you like. . . . Very well. I’ll ring up Eaton and tell him to prepare the receipt at once. Now buck up. Keep moving. Eaton will have the receipt ready long before you’re there;” and Jack worked the handle, hung up the receiver, and, with a beaming face, turned for a moment from the wall. “Whoo-hoop! Tally-ho. Worry-worry!”

“Bravo!” said Crunden huskily. “Bravo!”

“I admire your pluck,” said Dowling. “Grand—really grand.”

And after a little more bell-ringing and with much “Are you there?”—first to the Medford Central exchange and then to Mr. Eaton the solicitor,—Jack gave instructions about cheque and receipt.

“Oh, he meant buying,” he said modestly. “But dreadful torpid liver—sure the man eats too much,” and he took out his watch. “Now, if they don’t change their minds again between the station and Bridge Street, Eaton ought to give us the all-right signal in less than ten minutes.”

Then they sat anxiously waiting.

Ten minutes passed. Twelve minutes—fifteen—sixteen immensely long, heavy minutes had passed when the telephone bell sounded again and Jack sprang to the instrument.

“That you, Eaton? . . . Yes, yes. Thanks. Sure it isn’t a stunner? Yes, yes. Thanks. Good-night. Sleep well. Pleasant dreams;” and he showed his beaming face to the room. “Now it *is* all right—Eaton says so;” and he snapped his fingers. “Paint it up, Dowling, old boy. Paint the map red. Lot 51 Leasehold sold to Mr. G. B. Flower of Surbiton.”

“Thank God for that,” said Crunden, in a very husky voice. “Thank God for that. It’s brought the perspiration out of me as though I’d been running a race.”

Jack, hunting in a drawer for the paint-brush and saucer, looked round in surprise. “Did it matter, sir—either way—as much as all that?”

"It did matter," said old Crunden, "like the very devil," and he mopped himself, and with a grunt of relief put his bandana back in its pocket. "This comes in the nick of time to—"

"To go on comfortably with," said Mr. Dowling. "To wash one hand with the other, so to speak. Quite so."

Jack was looking at Dowling, then again at Crunden.

"I never knew, sir," he said gravely, "that it could matter like that. I had no idea. I know things were going a bit slow for you, but I thought they were going all right."

"They aren't going well," said Crunden. "They've been going very badly. Don't run away, Lizzie. It's proper you should know. I have kept it to myself as long as I could."

Then for the first time he spoke to his assistants of the financial side of his great scheme. The trouble was easily summed up: too much money gone out, not enough come home. He told them of his arrangement with the bank—overdraft of twenty-thousand pounds, to be reduced by one thousand each quarter day. Well, he had made two such reductions and no more. The standing charge for the borrowed money remained at about £900 per annum. The Bank had smilingly pouched this charge till last midsummer and then had begun to make difficulties—in fact, had issued an ultimatum; overdraft to be reduced to seventeen thousand by September 30, and the stipulated reductions to be made punctually thereafter, or the bank must reconsider its position. And Mr. Crunden did not know where to look for the September thousand; and this was why he had been so exceedingly pleased to find it in the sale to Mr. Flower of Surbiton.

"Most convenient," said Dowling soothingly. "It will all come right in the end, of course."

"So I hope. I am not afraid of that," said Crunden. But, as he explained, all his profit hung upon the rate of speed; and already the slowness had robbed the possible profit of its originally noble margin. "Only proper you should know that, Liz, my dear."

"Don't let us be downhearted," said Dowling. "We must not allow Mr. Vincent to go to London with a tale of difficulties."

"I am not going to London," said Jack, "in order to tell tales against the credit of my friends—or their advisers."

"No," said Crunden. "We know that, sir. What's mentioned in this room won't be heard outside it."

Then Jack asked questions—"Do you mind my asking, sir?" It seemed to him there must have been some weak spot in the scheme itself.

"Oh, it was a very good scheme," said Dowling.

"But the calculations were wrong somehow?" suggested Jack. "You know what I said, sir. That I hoped you hadn't bitten off more than you could chew."

"It was a fine scheme," said Dowling deprecatingly. "And I can answer for the calculations. They have proved themselves correct, too. The land we *have* disposed of has exactly realised my estimate per acre. No—the set-backs are all outside the calculations—things no man could have calculated for."

And Dowling, as if put on his personal defence, made out a list of unforeseen events.

Dowling had counted on the rents of Hill Rise. These would have paid all interest on borrowed money, and brought some equivalent to Crunden for loss of income from his own money buried deep in the ground. Now, as Mr. Vincent knew, there were only three tenants left in Hill Rise—the Miss Vigors, who clung to the vicinity of St. Barnabas' Church; Dr. Blake, who was having a house built for him by the London and Suburban; and Mrs. Ridgworth, who had become bed-ridden and could not move;—and these were paying only half the old rental. No man could have foretold the Hill Rise exodus. If the tenants had remained, one could have washed one hand with the other.

"Yes," said Jack, "and now you have got both your hands dirty together."

"For the moment. But all will come right in the end. . . . Another event no one could have calculated for was the sale of Hill House. Naturally the development of those ten acres—really better situated than our land—has thrown us back."

"Yes. That's it," said Jack gravely. "*That* was your weak

spot. It seems to me that has just knocked the bottom out of your scheme."

"The scheme was right enough," said Dowling doggedly. "I'll answer for that. The delay is annoying, but it——"

Then once again the telephone bell rang.

"Lord's sake," said Crunden, as Jack jumped up and rushed across to his table. "Don't say it's them changed their mind and trying to back out."

"It is for you, Mr. Dowling," said Jack, after listening to the message. "Somebody who requires you—requires you rather badly." Then, when Dowling had taken his place at the instrument, he whispered to Crunden: "It's his wife!"

"Are you there?" asked Dowling, in a low and very gentle voice. "Is that you, my dear? . . . Yes, my dear, a business consultation. . . . I have been somewhat hard pushed all day. If you'll excuse me, I'll not return to supper. I shall get all I want here."

"If he isn't careful," whispered Jack, "he'll get all he wants there;" and Crunden's face relaxed into a broad grin.

"Oh, very well, my dear,"—Dowling was saying,—"it shall be as you wish," and he rang off.

With many apologies to Mr. and Miss Crunden for breaking an engagement, Mr. Dowling presently explained that he could not, after all, stay to supper at King's Cottage; and he soon bade his adieux.

Jack, in lieu of Dowling, supped at King's Cottage. He cheered Crunden more effectually than Dowling could have done. They talked for a long time on business matters, and Jack listened with grave interest, and when he asked a question it was always businesslike and intelligent. Having been admitted into the mysteries of finance, he was quick to grasp the reciprocal bearing of hitherto isolated facts.

At supper Crunden was quite cheerful. The sale of the house had done him good; the confidential talk had done him good—everything, as Dowling promised, would come right in the end. He chuckled at the recollection of Dowling's telephonic summons.

"I couldn't help but smile," he said. "But if he'd caught me at it, he'd have fairly jumped down my throat. That's a thing I always admire in Mr. Dowling. He's always loyal to Mrs. D.—won't allow any one to make a joke of her: although, as the saying is, she is a *terror*—Mrs. D."

After supper, Lizzie brought the tobacco jar and both gentlemen lit their pipes.

"Sure you don't mind, Miss Lizzie?" asked Jack politely; and then he puffed in silence until Mrs. Price and the maid had left the room.

"Sir," he said, blowing some ashes from his pipe, "if you have no objection—I would like to withdraw my notice. I don't want to go. You see, I didn't understand—I had no idea—I shouldn't like to go now."

"You are very welcome to stay," said Crunden, puffing noisily at his pipe, "if you care to, sir."

"Thank you, sir. You see, I should be miserable if I went now. Wherever I was, I should be thinking of it. A rat that had left the ship. Not that the ship's sinking—certainly not. But I should feel like that."

"Then stay with us, sir."

"Father," said Lizzie, "this won't be fair to Mr. Vincent. . . . Please tell my father about the letter from Messrs. Griggs—or I must."

"Miss Lizzie, this means you don't want me to stay."

"It isn't fair to let you stay," said Lizzie. "Father, Mr. Vincent had a letter from Messrs. Griggs—"

"Oh, that was nothing, sir—Griggs said they'd take me on;" and he pulled the letter from his pocket. "I haven't answered Griggs yet;" and he threw the letter into the fire. "There, Miss Lizzie, that's my answer to Griggs."

But Lizzie again protested.

"Father, it won't be fair. They offered Mr. Vincent four pounds a week to begin with, and then—"

"Miss Lizzie," said Jack, "you want me to go. This means you are anxious to be rid of me."

"No, sir," said Crunden, answering for his daughter, "it's not that. It's only Lizzie wishes me to treat you fair—and not act selfish. Griggs, they offered you four pounds. Well,

I'll be as good as Griggs. I'll give you the four pounds, yes—and think you worth it."

"No, not a penny more than my old screw. Less if you like—I have no debts now. I could do on a quid—till the lane turns—till we're all out of the wood—*you* know."

"That's very handsome of you, sir."

"Father, it's not fair to—"

"Hold your tongue, my girl. This is between Brother Vincent and me. And I say: That's very handsome of you, Brother Vincent. I'll not forget it. No, I'll never forget that as long as I live."

CHAPTER XX

THROUGHOUT the winter the work went on—with little success. Jack was indeed putting his back into it: admitted now fully to the confidence of his employer, he could render himself far more useful than hitherto. As he had said, Mr. Crunden's ship was certainly not sinking; but the order had been given to "shorten sail." That is always a wise order when there is doubtful weather about; but no one need take alarm when it is heard. It is not, for instance, such an order as "all hands to the pumps." When that comes through the speaking trumpet even the rats may be excused for feeling nervous. Mr. Crunden, then, as a precautionary measure was trying to close the yard. All the cottages were finished: he was keeping only the smallest possible staff for the completion of the last and innermost of the decoy houses. When that was done, the gates beneath the old archway would be shut and padlocked—unless dirty Stevens, the dairyman, cared to come back as tenant.

Meanwhile, with less to do at the yard in practical work, Jack threw himself upon the financial and purely business side of affairs. He went here and there about the country, seeking substantial adventurers and flouting men of straw; he had devised plans for obtaining publicity on the cheapest terms—advertising hoardings to be erected, space let to cover cost, other space exchanged for Crunden's advertisements all over England; he had composed a pamphlet—printed by Mr. Mees,—describing the charms and amenities of Medford, and the unbuilt-on paradise offered to the world by Crunden; he had important interviews every day, and as Crunden's representative opened negotiations for mortgages with a dozen London firms, and entered particulars of ground rents and leaseholds for sale on the books of a hundred agents. In all directions—at home and abroad—he displayed an unparal-

leled energy which was recognised and admired by his employer. Never was man better served by a clerk for twenty shillings a week and his food.

Sometimes old Crunden thought of it—and of how sorely he would have missed his clerk. For one thing, he was so cheerful—kept one in heart. Courage and hope came from him in every dark hour. And dark hours were many in this long winter.

Mrs. Price, when she heard that there was, after all, to be no change of clerks, had uttered the liveliest protestations of pleasure. She hastened to obtain from her master a confirmation of the good news.

“And I’m sorry, sir, that I spoke rude. I could have bit my tongue off afterwards for what I said—but at the time I don’t think I knew what I was saying.”

“Don’t mention it,” said Crunden. “I understand what lay behind any remarks you let fall,” and he gave a grunt. “You’re uncommonly fond of—Mr. Jack?”

“Of course I am,” said Mrs. Price. “Who could help being fond of him?”

Not Mr. Crunden. He had tried hard to help it—and had failed. This young man’s voice was music, his smile sunshine to him. Absurd, ridiculous! Old Crunden struggled valiantly against yielding to such preposterous sentiments—as if to yield had been a base weakness. It had seemed to him like the evil spell of the Hill itself—now ruined, broken, and trampled down—rising again to enthrall one’s mind and confuse one’s senses. Do what you would to the lord of the Hill, he could bring you to his feet—force you to bow before him as hereditary immemorial over-lord. By playing with the snobbish cravings that lurk in even the stoutest breast, he could twist one to the bended knee. With condescending manner and flattering assumption of graciousness, he could persuade you to renounce your right to be grim and stern and harsh to him.

No, it was not that. Crunden cared nothing for the condescension harped upon by Dowling. He was fond of Jack now, as forty-three years ago in the builder’s yard where his father had sent him to learn the trade, he had been fond

of his mate—the good, strong mate with whom he worked shoulder to shoulder, who could whistle and smile and clap you on the back, and make the roughest job seem smooth and easy because you were doing it with him. This young man was like that. And he thought of all the words that were sweet as music. “As between good pals.” And the solid truth behind the pleasant sound—words proved true now by deeds. His pal would not leave him in the lurch—would stay with him against self-interest; deaf to the chink of gold, blind to the prospect of ease, his pal must stand by him though all the world were beckoning.

As between good pals. Perhaps, Crunden thought, in all his long life he had never been understood so well as by his good pal, Jack. His rough outer case seemed no barrier, his coarse bristles struck no fear—to Jack: to all the careless crowd, a hedgehog; but to Jack, a pal. Wonderful to think of—with gratitude welling warm from the heart beneath the hedgehog’s ugly coat.

And he thought of the historic fight on Guy Fawkes’ day—had thought of it quite as often as Mrs. Price, though he never by any chance spoke of it. And why? He couldn’t trust himself to speak. Might let fall with his remarks something else—a few tears. It had happened in solitary thought: sudden moisture in the eyes demanding grunts and bandana. Can a hedgehog weep? Thinking of it now, as he tramped across his empty fields, he brought a clenched fist with a loud smack into the horny palm of his other hand. “Take that,” he growled, “and that—and *that!* That’ll teach you to mock my pal for a hedgehog.”

A son could not have done more for a loved father. Jack was what he would have wished his own son to be—in all things. And he thought of the great Sir John and envied him, intensely envied him: not for the rank, the prestige, the respect of bowing men, which even poverty could not take, and, in fact, had not really taken, from him—but for the son who called him father.

Lizzie, too, was grateful to Jack for sticking to the ship. Although Jack’s presence or absence was now, of course,—as

with firmness, even with defiance, she had asserted,—indifferent to her personally, she, nevertheless, felt immensely grateful to Jack for his fidelity to her father. It was a fine trait—something calling for candid acknowledgment as worthy and solid. Candidly acknowledging merit, wherever met with, she took occasion to thank Mr. Vincent—on her father's behalf. Without hurry, in due season when the opportunity came, she shyly thanked him.

"Oh, it's nothing, Miss Lizzie. Nothing to thank me for. It's I who ought to thank your father. He has done everything for me. I was a dreamer, and I am awake. . . . Of course I couldn't go—after what he had said."

While he talked, he was fumbling in a drawer of his table, and presently he brought out a small parcel and began to unpack it.

"I never wanted to go. Only I thought I *ought* to go—but never wanted to, really. . . . Miss Lizzie, it's such a rotten little thing—that I hardly like—hardly dare, don't you know—to ask you to accept it;" and, tearing off the last paper wrapper, he disclosed and opened a cardboard box. "But I wish you would. Seems silly to throw it away—and silly to ask you to take such a rotten little thing."

Then with considerable diffidence he offered Lizzie the plain gold bangle out of the box.

"I bought it, you know, when I thought I *was* going away and perhaps might never see you again. Just a souvenir—you know. When I say good-bye to people—I always want to think they'll remember me."

"It is too kind of you. But really I—"

"When I wasn't going, I thought I'd throw it away—but that seems so silly. I got Osborn to engrave it inside—you'll see, if you look. *Hill Rise*—and the two dates—while I was here, don't you know. Rotten little thing."

"No, I think it's very pretty."

"It's quite the worst bangle I ever bought—but it's paid for;" and he smiled. "I used to tick things, you know. I don't now. Couldn't get tick if I asked for it, I suppose. In the old days I bought quite different bangles—pretty coloured stones—and all that."

"Oh, this is nicer, as it is."

"Is it? Don't chaff, Miss Lizzie. But I didn't want to get anything better, really—just a souvenir—no value—because you are quite different to the other people, and your father wouldn't have liked it—with the stones. I knew you wouldn't take it, if it was worth anything. There it is—three-carat gold, I should think—no value. . . . You will take it, won't you?"

"Yes," said Lizzie. "Thank you very much, Mr. Vincent."

"Thank you, Miss Lizzie," said Jack, beaming. "I did want you to take it—just to show that you feel kindly disposed to me, now."

"Of course I do—very, very grateful to you, as I said. You must know that, Mr. Vincent."

Jack laughed contentedly.

"Not the least need for gratitude—all the other way round. Only, Miss Lizzie, when you buy your next new dress, do buy a blue one with white spots. Then, when I see you wearing it, I shall know you mean to be kind—but, in spite of my repeated prayers, you never will buy a blue one. You think my taste in dress is bad."

"Yes," said Lizzie, laughing, "I'll wear a blue dress. No, I don't think your taste is bad."

Another season had passed without the purchase of a new dress of blue or any other colour. But, that morning, upstairs in her room, she fetched out one of her old blue dresses and submitted it to careful examination. It was all in order. The blue showed sun-fading here and there; in the wash the blue had invaded the white spots on some parts of it; and the muslin collar and cuffs seemed to ask for renewal; but there had occurred no startling change of fashion during the last three years: the dress would do very well. And Lizzie longed for the spring days when she might wear it: as a signal of her very sincere gratitude to Mr. Jack for his kindness—to her father.

Lizzie had been drawing her full dress-allowance from papa, but instead of spending it, had been hoarding. Papa had insisted on paying her in prompt cash, and would not hear of any cutting-down of the domestic budget. "Don't neglect

yourself, Liz. Keep yourself up to the mark. You can't be too fine for my mind." But Lizzie, buying only a few pairs of boots, gloves, etc., and perhaps a hat per annum, had amassed a hoard which in its extent surprised papa when his daughter brought it to him.

"Dad—*please*. Till the lane turns. When we're out of the wood, you can give it me all back—and then I really will be so fine that you won't recognise me."

"Liz, my dear, you shouldn't have done this. No, no."

But the pinch was so severe this winter that Crunden gave in. He was proud of Lizzie for her miser-tricks, and he consented to be debtor to his child, as well as to the bank, for a temporary convenience. Thus the money which should have been carried to Selkirk, the draper, found its way to the yard; and there cleared the pay-sheet of the lessened staff for a considerable number of weeks.

However, this cheating of Selkirk was not a matter which Miss Crunden could talk about with papa's clerk. She must permit Mr. Jack to suppose, if he pleased, that her old frocks were new frocks; and that she had been buying them in all tints of the rainbow—except blue.

On Saturday afternoon she dressed herself in some staunch old brown and went for a long walk. The day was bright and windless—just cold enough to make all healthy folk enjoy fast walking. Even in the bright sunshine no one would have noticed that her brown fur boa, her brown coat, and skirt were three-year-olders—they looked almost as good as new. No one would have noticed that the brown toque and the brown gloves were so much younger—quite as good as new. The gold bangle on her wrist was of course brand-new.

She went down as far as the bridge; saw the sunshine flashing and shaking on the muddy water, a wagon full of beer from the brewery, Miss Hope on horseback with a flushed face and disarranged hair, squirming in the saddle to wring the horse's back, while she whispered laughingly to Mr. Bunker the riding-master—saw indeed all that there was to be seen on the bridge; and then turned, and walked briskly up the hill.

She walked fast and strong—felt she could now run and leap up the gentle slope instead of languidly crawling as in those old bad foolish days when Dr. Blake advised quick movement. And as with firm light tread she passed by the corner of River View, she looked so pretty that all should have noticed it. There was colour in her cheeks, light in her eyes;—she looked slim, graceful, and yet strong: noticeably the prettiest, healthiest, best girl on the move in Medford that afternoon. Soon somebody did notice.

It was Mr. Charles Padfield.

“Oh, I say. How’re you, Miss Crunden?”

Mr. Padfield was most beautifully dressed. His overcoat was of a shaggy heathery grey, immensely loose, of the top of the fashion, hanging in huge folds and bell-shaped skirts above trousers of the same fabric; his cap was of gigantic size; and his white silk stock bubbled and bulged like a monstrous batter-pudding beneath his chin. Foplike splendours made themselves more vaguely perceptible—turquoise pin, tan-leather waistcoat, brass buttons, etc. He was a typical loafing son of the Hill, in his well-matured, full-blown glory.

“Which way you going?” He had stopped her—only by leaving the pavement could she have got round him. She had no choice but to bear with his vacuous smiles and insipid courtesies. “Hope you’re all very well. Ripping day, isn’t it? Where you bound for? . . . Well, I’m off to Rudd’s for cigarettes. That’s where I must be going. But I’ll walk with you a little way. . . . How’s old Jack?”

His eyes were like gooseberries and almost as expressionless; his stupid face was pallid and puffy; his mouth was fishlike; his cigarette adhered to his lower lip so that he was at no trouble to remove it for conversation. The White Hart Hotel was telling on him: soon now Mr. Padfield would be overblown, altogether too ample and puffy—like Mr. Lardner.

“We never see old Jack.”

Lizzie walked on, with Mr. Padfield by her side. As she turned to the right and swung up Hill Rise, she was mentally comparing her escort with Jack—the new Jack, not the old Jack. Once Jack had resembled this gorgeously attired loafer. It was a wonderful transformation to the alert, thin, work-

ing Jack of the present time; and yet, in the past she had admired Jack because of all these things that filled her with contempt for Mr. Charles Padfield. It had seemed admirable to be rich in fopperies, careless of toil as a creature of some lofty ruling race, a splendid idler, for whom life is all holidays. Now it seemed as if fate had sent blown-out, vacuous, insipid Mr. Charles lounging across her path to let her discriminate once again very plainly between what is sham and what is solid.

"You walk too fast."—They were halfway up Hill Rise and Mr. Charles was out of breath.—"Well, I must be going. Walk a little way with you some other time, Miss Crunden—what? . . . Oh, I say, tell your father I'm a mason now. He don't come to lodge now—nor old Jack. Too busy rakin' in the dollars—what?" And Lizzie was free to continue her walk without escort.

The empty houses of Hill Rise were dreadful to see. Glass in windows had been broken by wanton boys; slates had fallen from roofs and lay in fragments upon the moss-grown steps of porches, or the weed-covered gravel of the carriage drives; splintered gates hung upon rusty hinges; the bare hawthorns were making thickets, and the untrimmed laurels were growing into forest trees. From house to house silence and desolation reigned where once there had been friendly intercourse, chatter, and frivolity—the Hill Rise girls at home whether really at home or visiting; calling to each other by name over garden walls or across the broad road, running in upon each other as members of one large, highly-distinguished family. Now, with the family uprooted, banished, scattered wide, Hill Rise was fast sinking into the dilapidated and ruinous state of Mr. Selby's River View.

Beyond these deserted houses, when one came to the property of the London and Suburban Trust, it required the strongest effort of memory to summon up the picture of Hill House. Truly not the slightest vestige of it was left. One looked down smooth, well-finished roads into a little thriving suburb of red-brick houses. The sunlight shone on plate glass, brass knockers, emerald green shutters; the cloud shadows flitted across white woodwork, rough-cast upper-stories, and

stone copings; here was new life, activity, joyfulness set going as if by magic. Tradesmen's carts rattled round the corners of the new roads; tradesmen's boys leaned their bicycles against the new railings; young men and women came laughing and talking out of the new front-doors; a man with a bell was selling muffins as quickly as he could hand them to the waiting maids of all these new households. Trade was so brisk that the muffin man had no time to ring his bell. This was new Medford, self-sufficient, self-contained, self-satisfied, knowing nothing of, and caring nothing for, the ancient traditions of the aristocratic Hill.

Lizzie with difficulty reconstituted the vanished scene. All along here were the high walls; and behind them the stately trees. Here, just here, must have been the gates; and, pausing here, in the drowsy summer time, one used to look down the drive—grass on each side, and noble conifers, banks of rhododendron, beautiful flowering shrubs making spots of bright colour in front of the dark foliage. Well-ordered peace, well-maintained dignity, well-sheltered magnificence held one mute, respectful, spellbound, as, in the old days, one took one's peep through the white gates that guarded the home of the great Sir John.

And behind her, on her father's land, the change was almost as tremendous. Who could now believe that these once were secluded meadows, a smiling parkland, walled, fenced, secure from prying eyes and wandering feet? It was all open to the world now: any one might walk up Crunden's roads as far as the roads went, and thence onward over the wet grass. Any one might roam at will, with the children from the lower cottages shouting and laughing in their play, where once the ground was sacred to the use of Lady Haddenham's cattle and the members and guests of an extraordinarily select tennis club. Close to the site of the old club pavilion, the last and innermost of papa's decoy houses stood still unfinished: for the day abandoned by the workmen, and looking as if it had been abandoned forever. The roof timbers were in position, but no tiles had yet arrived: it was an ugly carcass very slowly turning itself into a habitable dwelling. No road gave access to it; the nearest granite blocks for road-kerbing

lay afar off almost hidden by the long grass, weather-stained, dull, without the least glitter from them; scaffold poles, piled boards, chipped bricks lay untidily all about it; trenches that had been dug for drains had filled with water while waiting for drain-pipes. Beyond it stretched the wide area of still open ground, spotted here and there with completed houses, and on the fringe the cottages—smoke rising slow from the chimneys of the first two rows, no smoke at all from the other rows—and the backs of the monstrous hoardings set up for advertisements. The view was of a park destroyed, a building estate not yet developed. No one could take comfort from this great change, for an undeveloped building estate is perhaps the ugliest prospect in the universe.

As Lizzie turned her back on it and walked swiftly towards the common, the sense of guilt oppressed her. Suddenly she had thought of the first cause of all these vast changes—herself. Her folly—her infantile and idiotic folly—had set in motion the whole chaotic upheaval of hill and valley. If she had not been such a little fool, all might now be unchanged. If she could have held her tongue when papa sternly questioned her, perhaps no sod would have been cut, no brick laid, no single gold piece buried on the peaceful hill-side. But for her, the great Sir John might be now sitting in Hill House, Lady Vincent picking dead leaves off an azalea in the conservatory, Mr. Jack riding out through the gates on a prancing horse; Miss Annendale, Miss Granville, and all the rest of them might be safe and happy in Hill Rise; her father might be placidly dozing in his armchair at home; from the flagstaff on the links to the bridge above the slowly gliding river, all might have been unchanged. She herself had started all the change—with a few foolish words.

She walked far across the common, down the long hill nearly to Redmarsh village, and then came tramping bravely home again; and all the way she was earnestly thinking, disentangling the things that are solid from the things that are empty and vain, tracing out the infinitely small causes that lead to infinitely big results, making good resolutions for the fulfilment of homely duties, vowing to be stout and

strong in the face of all difficulties and distresses. If trouble were coming to her father in his old age, she must strive to be his prop and support. She must comfort him and console him for the loss of his grandiose hopes.

"I was a dreamer and now I am awake." That was what Mr. Vincent said of himself, and the phrase had startled her because it was exactly what she could have said of herself. Walking now past the woods where she used to sit and dream through long, lazy afternoons, she thought that perhaps every one is a dreamer by inclination: it is only when you hold fast to the solid facts of life that dreams lose their power. She could not dream now if she tried.

Again, discriminating between substance and shadow, approving what is real and strong, and condemning what is false and weak, she compared Mr. Padfield with her father's clerk. To Mr. Padfield, life surely was a long unworthy dream: it was the kindest thing you could possibly say of this outwardly magnificent, inwardly vacuous gentleman, that he was a dreamer—one not awake to the duties and responsibilities of full-grown, full-blown manhood. Nothing could wake him. Lizzie thought of Mamma Padfield—a poor old woman turned out of her house by the Crunden enterprise, sent wandering in feeble senile fury to make for herself a new home; and the son not caring, not aiding, pitying, or raging or fighting—just dreamily loafing as hitherto. So that he had food to eat, cigarettes to smoke, fiery drink to warm him, a soft bed to lie on at night, and daily some of mamma's shillings to jingle in his pocket, he was content and undisturbed.

How different from Mr. Jack! And Lizzie thought of Jack's self-imposed labours, his abandonment of ease and luxury, his unshaken determination to be independent—to earn his own bread. In spite of tears and entreaties, he had steadfastly refused parental assistance from the hour in which he knew that his father had muddled himself into money-difficulties. "He will not take one penny from us, Miss Crunden. That is what causes us such pain"—and so forth. "It is so unnecessary, Miss Crunden." Listening to Lady Vincent's interminable laments, it had seemed to Lizzie that Mr.

Jack's conduct was unnecessary, stupid, and unkind. He had seemed almost a traitor to his class: an undutiful son, seeking to humiliate those who loved him, rather than striving to work out his own redemption. But now she could see that all he had done was necessary—was noble and grand and good. She remembered his words and his smile as he explained himself to her—leaving her still unconvinced. There could be no half-measures if he was to succeed in his task. "Very remarkable thing, Miss Lizzie, for a man of my age to be born again."

How could she have condemned him as wilfully unkind—to any one?

Thinking of him she stopped, and put her hand to her side. It was time now to think of something else. Was he building himself in her thoughts once again as a hero? It would be dreadful if he solidified himself, took bulk and substance, and built himself high in her thoughts as a real hero—not a splendid shadow thrown vaguely on a moving thought-background by the dim light of Mr. Mees's novels. He was strong now—alive—full of force. If he set one dreaming now, what overpowering dreams they would be. And she paused in the old foolish attitude: hand on side, lips parted, breath coming fast.

She could not dream now—most happily she had lost the trick of it. But walking on, she thought of him all the way. The sun was sinking—a yellow fire sending its last low rays across the earth, lighting up the tops of the beech trees, but leaving the depths of the wood dark and vague. Out of the wood the shadows, gaining strength and boldness, would soon come creeping to conquer all the world. Already, the shadows had conquered the valley—grey mist hid the river; the town was nearly lost; and lamps began to twinkle brighter and brighter in the greyness. Quickly the winter sunset faded—first the golden light grew dull, then red dust seemed to rise from the mist-covered plain—the glow of red fire spreading above white smoke, and then the dark cloud-curtains coming slowly down. And then, in the grey dark, all the broad common and the silent woods seemed ghostly, dream-like, and unreal.

How could she have believed him to be unkind? She thought of his kindness to her father—of his kindness to herself. How very, very kind of him to give her a bangle—for remembrance. If she wanted materials for dream-weaving, she could speedily find them. If she dreamed now, she need only use realities and twist them deftly for the fabric of her dream.

As thus: Her influence over him! Pretend it had been felt and proved as very strong. Pretend that nearly all he said and did was influenced by her. She could think of how he had cured himself of “pegging”—for her sake; of how anxious he seemed to tell her that the cure was made—“I’m careful, Miss Lizzie, of what I eat—and drink”; of how he asked her advice about the letter from Griggs before he spoke of it to any one. She could pretend that there was sadness in his tone when he said—two or three times—“You advise me to go. Yes, I thought you would.” Then—very sadly—“I think I had better go.” Could it be that he wished, hoped, yearned to hear her ask him to stay? His eyes were on her face—seemed to burn her, his voice had a vibration that made her lips tremble so that she could not herself have answered him, when he said: “This means that *you* want me to go. This means you are anxious to be rid of me——”

Thus she would dream now—if she let herself dream. She pressed her hand to her side, drew her breath faster and faster, and hurried homeward.

And close to home, she saw him. It was quite dark in Hill Rise and he did not see her. He was walking with a lady; and, as he and his companion paused beneath a lamp, Lizzie, like the ghost of one of the Hill Rise girls, flitted by in the shadows on the other side of the road.

In the lamplight she saw the lady—prodigious black hat and feathers, ermine collar, copper hair, red lips, white teeth. She had never seen the lady before—but was quite sure she had often heard of her.

Miss Barter?

Lizzie that evening sat close to her father while he smoked his pipe, linked her hands about his arm, pressed her soft

face against the sleeve of his rough coat—tried to show him that, whatever else failed, his daughter's love could never be taken from him.

"Father," she whispered, "promise you'll never mind really—whatever happens. If things go wrong in the end, dad,—let's be brave and not mind. What does it matter really? If you lose your money, we can still be happy without it. And, dad, why go on—if things don't work out as you thought? . . . Stop now—and save what you can."

"Lizzie, my dear, I can't stop now—must go on. Besides, everything will be all right—in the end."

"Will it, dad? But what I mean is—don't try to be rich. Money would do us no good—either of us. I would like you to save just enough for us to live on—somewhere—not here. . . . Father—whatever happens, take me away from here—hundreds of miles away—where we can forget Hill Rise and all about it. You and I could live in a little cottage and be quite happy—just by ourselves. We don't want any one else—you and I."

CHAPTER XXI

IF Lizzie could trace the Medford upheaval back to its first starting impetus, no one could measure its ever-widening effects. It had completely broken up the society of the place; it had scattered the old social leaders and rendered the grand old exclusiveness irksome and impossible. Union is strength: heads of the old Hill Rise households when isolated felt weak and helpless. If, among their new neighbours, they began excluding, they might find themselves excluded. Rather than sit in solitude and brood upon the old Medford social code, with regret they abrogated it; and when bidden to dinner by persons of plebeian names and patently inferior status, said they had the honour to accept Mr. and Mrs. Judd's invitation.

Mr. and Mrs. Judd of the Redmarsh Road perhaps never properly estimated their good fortune in securing such guests. They kept a fine table, and thought any one might be glad of a place at it—they only wished the table had been bigger. "You must come again," said Mr. Judd, jovially wringing the hands of Major and Mrs. Annendale, Captain Sholto, or Mrs. Page, as the case might be. "The wife and I like to live neighbourly, and welcome newcomers. If our table was larger, we'd have asked your girls, too. But next time, why not let them come round after dinner—for a little music, or a game of billiards with our young men? We've a good billiard-room—full-sized board—and the short cue only wanted at the spot-end—and in front of the mantelpiece. I built the room to please Mrs. Judd. If young men like playing billiards, we say let them play at home—not go out to the tavern. My sons work hard all day—and have earned their evening's amusement."

In this manner the honest Judds talked to the haughty Annendales—as if to bosom friends with whom ceremony would be foolish. And the Judds were not remotely connected with

trade: they were *in* trade—up to the neck in it—Bream & Judd, Plate and Cutlery, High Holborn.

One cannot but suppose that there was hot revolt in the breast and scornful flash of the eyes when the old Hill Rise girls received the message, and learned that they were free to put on galoches, patter down the road, and join the Judd young men after the dinner party. What next? Upon my word! Nevertheless, Miss Annendale—drawling, shaking hands just under chin, with six rows of imitation pearls round her proud throat, with a bodice that would have been too low but for the sham orchids—was a new, strange, beautiful ornament found in the Judd drawing-room by the sons of the house on the occasion of the next Judd dinner. “Come now, that’s friendly,” said red-faced Mr. Judd, senior, slipping a warm podgy hand beneath Miss Annendale’s bare arm. “Muriel—Herbert—Sydney, here’s a pleasant surprise. Here’s Miss Annendale. Take her to the billiard-room with you—and don’t you boys choke her with your cigar smoke.”

Truly the spirit of the Hill Rise girls was broken. Old Crunden—to quote his own violent phrase—had smashed down all their nonsense. Separate them and they were at the mercy of a rude world. Only when they were together could they hold their own. No more might they whistle or call by Christian name from house to house; run in upon each other for counsel and support; rarely might they move in couples, never as a full pack. Their hats and frocks were no longer of one pattern; the old costume-note was lost; the Hill Rise girls were lapsing into the general aspect of any other girls.

The success of the Judds was typical of other people’s success. The Granvilles, the Beaumonts, the Meldews now visited the Paynes, the Mills, and the Franks. In a year the Hill Rise girls were glad to go wherever you asked them. Falling thus into the arms of that black-coated throng which streamed out of Medford every morning and worked in London all day, the Hill Rise girls soon began to do without the least trouble that which in the grand old time had presented insurmountable difficulties. They began to get married.

It is but the first step that costs a pang in these matters.

When once Miss Granville addressed Miss Judd as Muriel, it was a painless transition to the calling of Miss Judd's brother, Herbert. During the last two years there had been more betrothals in the high families than for the six previous years. The bells of St. Barnabas soon made sweet bell-music for Ethel Page, Mabel Blake, Lil Meldew, etc.; and for all these veiled and wreathed patricians, the bridegroom was a season-ticket owner, who sat on an office stool.

No one was surprised when Miss Annendale at last ceded to the importunity of Mr. Tubby Frank. He too habitually wore a black coat, used a season-ticket, and sat on a leather-seated stool. He was employed by a firm of accountants who held annual audits for one of the smaller public offices; and Miss Annendale, drawling, was therefore able to describe her future husband as something under Government. "But you know what the Civil Service is nowadays. Tubby and I are going to have nothing to live on but bread and cheese and love."

As happy and contented wives, or with prospects of attaining sooner or later to wedded bliss, perhaps the Hill Rise girls, if they in their turn analysed causes and consequences, were now grateful to, rather than angry with, Mr. Crunden for setting them on the roll downhill.

"Tis an ill wind," said Mr. Selby, "that blows nobody good." This was when Mrs. Padfield took Number 4, River View. And Mrs. Padfield was followed into River View by Mrs. Page and Mrs. Chudleigh. Three of the neglected houses of this gloomy and unfortunate terrace thus found tenants, thanks to Mr. Crunden.

"Tis just the other way about to what I expected," said Selby. "Ye've emptied your own houses to fill mine, young Crunden. 'Twill be the making of me—me ta'ask, in paying interest on the mortgages, will be light now, to what it was,—and me poor young wife will have her treat once in a way with the rest of the world."

Indeed, to any candid and unprejudiced observer, it must have been apparent that many people in Medford—besides old Selby and the marriageable young ladies—had derived benefits from Crunden's initiative. If, still tracing things back

to their source, you ascribed the advent of the London and Suburban Trust to Crunden, you found more and more people who should have thanked him instead of upbraiding him. The sleepy town seemed to have shaken off its torpor. Medford—when compared with its stagnant past—was plainly booming. In less than three years £11,000 had been added to the rateable value of the municipal borough, and the borough rate had fallen 4d. in the £1. Population had been drawn to Medford: over two hundred new families had come into Medford, and not one family had gone out of it. Wherever you turned, you could see evidences of prosperity—from the brick and tile yards down by the river, to the new toy department at Selkirk's extended premises. Trade had never been so brisk: all the shops were thriving; the weekly circulation of the *Medford Advertiser* had gone up nearly a thousand; the Railway Company was giving a better train service, and promised further to increase and accelerate it. Certainly the place was now overbuilt, but it would soon fill up; and the prosperous town could afford to wait in patience for the filling-up process, even if delay meant ruin to Mr. Crunden.

Mr. Hope of the *Advertiser* was the first observant person who candidly confessed that there had been utilitarian gains as well as sentimental losses from the changes on the Hill. Mr. Hope had come to King's Cottage for an affable business chat with Crunden's clerk. It distressed Mr. Hope to see all the Crunden printing go to Mr. Mees the stationer. These pamphlets, leaflets, and so forth,—“excellently written pieces, Mr. Vincent.” Why not let Mr. Hope run them off at the *Advertiser* office? At least let Mr. Hope have a fair share of the orders. And Mr. Hope scoffed at Mees and his spectacled son—not printers at all—stationers, who pottered about in a back-room with a hand-press, like children playing.

“Really, I doubt if Mees has advanced far, either in technique or machinery, from Caxton in Westminster Abbey. You know the picture, Mr. Vincent,—a very beautiful thing with which I used to refresh my eyes as a lad—on the walls of the National Gallery often and often—when studying shorthand at the Pitman School. . . . Whereas in the *Advertiser*

works we can challenge comparison with the up-to-date machinery of a big London Daily. Give us a chance, Mr. Vincent, of showing what we *can* do."

"We'll think about it," said Jack; "though, upon my life, I don't see why we should reward you for slanging us every week for three years. Old Mees gave us more or less friendly *on-dits* from the first."

Then Mr. Hope talked very pompously about his organ, and very bitterly of his rival's sheet. You must not speak of the *Bulletin* in the same breath with the *Advertiser*. He told Mr. Vincent that an organ of public opinion, such as the *Advertiser*, was a mighty engine—it needed very skilful guidance.

"Well," said Jack crudely, "will you reverse your mighty engine, and go full speed astern—if we make it worth your while by sending down a few orders?"

But, at this crudeness, Mr. Hope was for a moment offended.

"Not for thousands of pounds," said Hope staunchly, "would I tamper with my trust or print one line that did not convey my firm conviction."

"Of course," said Jack, laughing. "Only my joke."

"I do not, however, pretend to infallibility, Mr. Vincent. *Tempora mutantur*. And this I can say at once. It is my business to gauge public opinion—and for some little time I have detected symptoms of a change in public opinion. I should call it the turn of the tide," said Mr. Hope, with excessive pomposity. "To be frank—so far, Mr. Crunden's operations have not injured the town in the manner we all anticipated. We are beginning to see that we were too hard on Mr. Crunden."

Jack, smiling, made expressive pantomime: with his right hand he pushed down an imaginary lever, and with his left opened an invisible valve.

"Half-speed astern, eh, Mr. Hope?"

"The turn of the tide, Mr. Vincent. Nothing else. I have here," and Mr. Hope tapped his forehead, "the germ of a series of articles. Title: *The New Medford*—description, week by week, of the development and altered conditions of

our town. In these articles—if they are ever penned—justice shall be done to Mr. Crunden. I could not conscientiously pen this series without doing tardy justice to Mr. Crunden."

Mr. Hope, ere he allowed Jack Vincent to continue his work, promised that Miss Irene would pay a call on Miss Lizzie.

"My daughter has lost sight of her favourite, but would be pleased to renew the old pleasant intercourse. Pray tell Miss Crunden that Irene will look in some day after her ride. Irene is never content except *en amazone*—devoted to equestrian exercise."

And again, when really going at last, Mr. Hope spoke of the turning tide.

"I had a chat with your honoured father on Tuesday, and rejoiced to see him in such good health. Sir John is gloriously robust, Mr. Vincent,—his attitude to life always has impressed me—so lofty and aloof, and yet with keenest sympathy for the welfare of the world."

"Oh, Sir John is topping—thank you."

"We chatted together of you—and Mr. Crunden. Sir John impressed me by his magnanimity. Sir John bears no malice for that terrible outbreak at the meeting—spoke most kindly of Mr. Crunden. Said he thought Mr. Crunden deserves all his success. I was greatly impressed—for what Sir John thinks to-day, all Medford will be thinking to-morrow. I say that without a suspicion of flattery. It has always been so—as long as I can remember Medford."

Sir John bore no malice: was now entirely reconciled to the new order of things. The plain fact was that if Richard Crunden, mysteriously and unintentionally working as an instrument of beneficent fate, had earned heartfelt thanks from any one, it was from Sir John Vincent. Not quite at first, but gradually, Sir John must have realised that he was a happier, lighter, more eueptic baronet in Chiselhurst, his bandbox of a villa, than he had been in the spacious halls of Hill House.

He was a man who for many years had carried a heavy

incubus and foolishly thought it a comfort and a joy. Only when the incubus had been lifted and thrown down, did he begin to know what was what with regard to this and all other matters. Now he was a free man—able to breathe—able to think—not the harassed guardian of useless grandeurs. And yet, in all essentials, he was still the great Sir John. He was touched by finding that people treated him as respectfully as ever. Whether on the bench with his brother magistrates, or in the chair at political gatherings, sitting at the tanklike club among those queer old fish, the members, or walking through High Street, he could discover no abatement in the deference that all showed him. Intrinsically, he was still the great Sir John—nothing had dimmed his real glory.

Secretly he was well-pleased that Hill House and grounds should be wiped out of existence. Since they were lost to him, it was best to get them obliterated. There would have been pain and discomfort in seeing another—say Mr. Wace the brewer—occupy the place and space which he had once filled. He, the biggest man in Medford, had lived so long in Hill House that perhaps the legendary bigness would have clung to the house itself—have passed to the new tenant with mantelpieces, roller-blinds, kitchen-dresser, and other landlord's fixtures. But, as the house was destroyed, the legend clung to the man; and Sir John had been able to take it with him to the Redmarsh Road.

Gradually, then, he settled down not unhappily at red-tiled Chiselhurst. There was pleasure in slowly establishing himself, furnishing rooms, hanging pictures, arranging bric-à-brac. Little things had always interested Sir John; and to amuse one's self with small matters, vast space is, of course, not necessary. He was steward of the little house as of the big one; and he had the faithful Short—now butler-factotum, without footmen—to assist him and say “Yes, Sir John” and “No, Sir John” all day long as in the past.

The installation of the library, or study, was a protracted task; but finally he and Short accomplished it to the taste of both. The room was brighter and gayer than the old room on the Hill; it had a bow window like the front of a large

brougham, through which one looked out into a narrow little garden that invited labour and ingenuity to embellish it. At last the bookcases were set up and filled with the old volumes, the writing table was insinuated through the restricted doorway, and all the old tin boxes were accommodated to their narrower resting-place.

Then Sir John was able to sit again in state; and, with Short, transact the household business.

“To-morrow,” said Short, quite in the grand old style, “to-morrow, Sir John, will be the day for the writing of the cheques.”

And with sunshine pouring in through the diminutive windows, Sir John wrote the cheques and put a grand and easy flourish under each of his signatures. It was easy stewardship now—small cheques and the certainty of a balance to meet them. There were no dark shadows about the corners of the sunny room; the old tin boxes were all empty; one might open all the cupboards beneath the bookshelves without dread of finding skeletons in them. And it must be confessed, too, that the accountancy required by Short’s weekly book was the easier and pleasanter for the certainty that one’s budget would not be upset by unexpected entries of “Mr. John, £2.10.0”; “Mr. John, 10s.”; “Mr. John, 15s.7d.”

“Is that all this morning, Short?”

“That is all, Sir John.”

The contents of the tin boxes had gone to London. Sir John had unreservedly placed himself in the hands of his solicitors: it was their duty now to maintain a modestly sufficient balance at the bank; for them was all the weariness of putting straight and tidy the muddle that Sir John had made. Sir John might now pile up the papers on his desk, accumulate a litter of documents, and surround himself with innumerable files of scribbled memoranda; but he could not any more hurt himself by doing so. All dangerous papers were in safe hands. How rich was Sir John, how poor was Sir John, in what manner had he come to grief, and why? Sir John could never have answered these baffling questions. Answers to all such enigmas must now be supplied by the wise

men of law. And the knowledge that self-catechism was done with forever, made Sir John sleep soundly, walk lightly, and digest food quickly.

It appeared to the solicitors that their client had always been unable to distinguish capital from income. It was as if the difference between money and the product of money was to Sir John something unthinkable—as the fourth dimension, or consciousness resulting from molecular motions, or a universe not eternal, are to many other men. But this inability was only one of the weaknesses in Sir John when considered purely as a business man. He had been rash in speculation—buying shares in the wildest concerns, paying calls when the venture was fatally rotten, forfeiting his holding in the rare cases when the thing was about to turn up trumps. He had borrowed money at a high rate to lend it again at a low rate. He sold the gilt-edged securities which he had, because he put himself into dilemmas by selling the wild-cat stock which he had not. He had written scathing rebukes to respectable stockbroking firms for attempting sharp practice, and had sent warm thanks to bucket shops for opening his eyes to the modern system of profit-snatching. In a word—his own word—he had muddled things.

But out of the darkness gleams of light began soon to emerge. Here a gleam, there a gleam—enough light for lynx-eyed lawyers to work by. Affairs not perhaps as bad as we feared. Give us time, and, may be, we shall have a fairly good report to submit. Before long there came down from London the explicitly comforting statement: Assets sufficient to meet all claims, and with careful realisation to yield handsome—very handsome—surplus.

Sir John stepped more lightly still when he knew that every tradesman holding an appointment to Hill House had, after so many payments on account, received his payment in settlement. "Good-morning, Sir John," said Mr. Brown, bowing low. "Your lawyers, Sir John, have insisted on squaring me off with a cheque to balance. I didn't wish it, Sir John. I told them *when* convenient to you, Sir John, and not before." Mr. Brown and the others would have waited till the crack of doom: nothing could shake Sir John's credit with them;

their only anxiety had been to secure the warrant as purveyors to Chiselhurst now that the Hill House warrant had expired. If you chanced to hear them boastfully shouting in their shops, you could not doubt that their customer had retained his legendary importance. "Saddle o' lamb for Chiselhurst. Come, come, don't go to sleep with that little saddle what I trimmed for Sir John." Or, "Where's those two Chiselhurst soles—for Sir John and her ladyship? Bustle, my lad, bustle." Nevertheless, though he appreciated this faithful homage, Sir John twirled his stick higher, cocked his hat more jauntily, said "How do, Brown" with a livelier air, when he knew that all old debts had been extinguished.

There was Lady Vincent's income to go on with—£700 per annum,—in itself enough for up-keep of Chiselhurst; there was money coming from London—and very soon now it came. There was enough money for everybody—quite enough to supply Jack, if one could have prevailed on him to take his share. In the second year Sir John built out a conservatory for my lady, filled it with the flowers she loved, bought a sundial, dug ground, and constructed a square basin for water-lilies with a tiny fountain jet to play on the lilies; and, walking backwards from the house to obtain a comprehensive view of the conservatory and sundial, fell into the basin—but did not injure himself.

Nothing could injure him now—he felt so light in body, so free in mind. During the third year he was able to allow good Lady Vincent petty cash almost on the old scale for her charitable needs—and humble friends came for doles to Chiselhurst with nearly as much confidence as they had felt when plodding up the hill and through the white gates. More and more snug little sums were coming from London—enough for immediate use; enough to put by for the future. But was it worth while bothering one's self about the future? The future could take care of itself. Out of the cloudy future there must come, sooner or later, a golden sunburst. Sir John, with less and less reticence, talked now of those settled funds from which he was shut out only by a creaking door. Cousin Harriet could not hang on forever. Nature has her inexorable laws, which no poor old dear can brush aside,

Some day Miss Vincent must go—and she could not take the money with her.

Thus, when Jack on these cold winter evenings changed his working clothes to the orthodox swallow-tails, and dropped in for dinner at Chiselhurst, it was to meet a reconciled happy papa, as well as a proudly smiling mamma. Every one was glad to see him; no one reproached him. Time had won him full pardon for all his absurdities. Indeed, Sir John, with so many little things to occupy his thoughts, had ceased to think either very frequently or very seriously of his vagrant son. He and Jack were the best of pals, but each had gone his own way. And why not? "Live and let live" was now Sir John's motto—except, of course, as applied to the sad case of people who have long lost all the pleasures of life, and yet will go on living.

You could catch all the lightness and tolerant geniality of Sir John in the tone of his greeting when nowadays Jack appeared.

"Jack, my dear fellow—you're the very fellow I wanted to see. Your mother will be down directly. Look here—at those engravings—Morlands. Picked 'em up at Crossby's in Water Lane. Deuced good, ain't they? Now, where are we to hang them? Short wants 'em in the library. I say in here—if we can make room for them. Short, try this against the wall. Hold it up before that sea-piece, Short."

"Yes, Sir John."

Short—a docile and admiring parlourmaid under him—served the dinner with a pomp that was now tempered by snugness and prettiness. There was the fine cut glass, the grand china with the arms of the family in their true heraldic colours, the massive silver almost bearing down with its hundreds of ounces the new spindle-legged Sheraton sideboard—all this was of the old style; but the maid had fantastic little tricks of decorating the table with streamers of maiden-hair fern, and was apt to tie up the French bread in green ribbons; there were fluffy feathery shades upon the candles; the fire-light sparkled on quaint brass dogs, flashed in little blue tiles beneath the white mantel-shelf—and all this was of the new style.

Sir John throughout the dinner sustained the conversation—chattering amiably to Jack, to his wife, to Short, and to the maid,—and never allowed the talk to flag by unduly pausing for replies.

“Well, Jack, what’s the best news with you? Short, where do you get this pepper? I don’t like it. Cayenne. Nepaul. Get Nepaul. Edith, go into my room and fetch the *Times*. I left it in my armchair. My dear, I want to read you a police-court case—most consummate impudence I ever heard of. After the fish—after I’ve done the fish. Very good sole, isn’t it? We have saddle of mutton to follow, Jack. . . . Now then. Look here. Here we are;” and, adjusting his glasses, Sir John recited how and in what manner a man pretending to be a baronet had fraudulently obtained goods. “And this fellow lets him off with a caution,” cried Sir John, putting down the paper to attend to the mutton. “I’d have given the fellow ten years’ hard. Defence—and it’s no defence—was, the fellow had always *called* himself Sir William, was *known* as Sir William, and did not *assume* the title for purpose of fraud—believed he *was* a baronet. Deuce take the fellow’s impudence,” and Sir John indignantly bolted large mouthfuls of mutton. “I’ve looked him up in Burke, and Lodge. No such baronetcy, of course. Fellow’s no more a baronet than Short is. Eh, Short? If ever you leave my service—and I hope you won’t—don’t you go about calling yourself Sir Thomas Short.”

“Certainly not, Sir John,” said Short, opening wine at the Sheraton sideboard.

Papa and Short always brought out their best wine for this guest, but mamma was delighted to observe that the beloved guest drank sparingly—no matter how rare the vintage. Her eyes grew bright and her heart melted in thankfulness when she heard the maid asked for some more apollinaris.

Once Sir John unconsciously frightened Jack by begging for his opinion as a wine-expert.

“Look here, Jack—my dear fellow. You must help me to crack a bottle of pop to-night. Short—that new champagne. We’ll try it now. Jack, I want your true opinion.

Quite a new wine. Only got three bottles. I'll let you into the secret that it isn't *dear*. New fellow—has his name to make. Ah! opens all right anyhow."

Short, releasing the cork, had produced a most tremendous bang, which really frightened Jack.

"Oh, I say, Sir John," he stammered, "don't say you've——? Short, bring it here;" and he hastily turned up the white napkin with which Short had swathed the bottle. "If it's—well, if it *is*, you know, you've just—— No, it's all right; it isn't."

It was not Rosencrantz.

After dinner, when Short had fetched the coffee and put the cigar-boxes by his master's elbow, Sir John almost always spoke—without reticence—of his expectations.

"Baddish news from Bournemouth, Jack."

"What—is the poor old lady worse?"

"No—she's better;" and Sir John smiled good-naturedly. "Confound it all—she *is* taking her time, isn't she? Dr. Lacy writes—marked improvement of stamina—but dead mentally. Death in life—Lacy calls it."

When Mr. Jack was going, her ladyship always came out into the tiny hall to make sure that Short was wrapping up the guest properly against the cold night air.

"Thank you, Short. I say, Short, old boy, do you know, you are putting on flesh very fast. Do you think you eat too much?"

"I don't eat any more, Mr. John, than I used to in the old days."

"Ah, but we all used to eat too much in the old days."

Then Lady Vincent came from the warm little drawing-room to make quite sure.

"Good-night, my dearest boy. Kind remembrances to Miss Crunden. My *very* kind remembrances," said Lady Vincent graciously. "I never misjudged any one as I did her—such right views on *all* subjects."

And Sir John, following his lady to the threshold of the drawing-room, suddenly remembered the Crundens, of whom he had said no word till now.

"Oh, ah, yes, to be sure. How's the old fellow? And

how's Miss Crunden? Yes, of course—to be sure. Miss Crunden!" and Sir John smiled mysteriously, as though the name had brought back secret and rather amusing thoughts. "Hope Miss Crunden's well. Still Miss Crunden? Not married yet, is she?"

"No," said Jack, "she is not married. Good-night;" and he marched away in the cold and the darkness to his humble bachelor home.

Nearly all the shops were thriving; but not quite all. Somehow or other, *Robes et Modes*, although it started so well, had not shared in the boom. Perhaps its two promoters had entered unlucky premises; perhaps they had attempted impossibilities; perhaps they had run full-tilt against the Spirit of the Age, and from the very first had been doomed ultimately to fail with Miss Walsh's maxims of high profit on small returns, etc. Anyhow, after the first six months, Miss Barter and Miss Walsh seemed to lose their grip on the customers who had come to them when the white paint was fresh and the gold-tassels unsoiled. Letter-writing on thickest note-paper, with the arms of half a dozen foreign potentates, ceased to produce effect. Invitations to view latest nouveautés and extra special lines were ignored. Out of all the new families there were not half a dozen new clients for the chic establishment in Bridge Street. The dome of Selkirk was seen by these strangers from the railway carriage ere they alighted; the plate-glass façade of Selkirk arrested their attention as they drove from the station; the covered carts of Selkirk flashed his name before their eyes, printed it on their memories; their first exploration of the town was to find the nearest way to Selkirk. They had been in Medford for months perhaps, were the chained slaves of Selkirk, before they turned down a side street and happened to see, under an architect's office, the quaint little shop that called itself *Modes et Robes*.

Who was to blame for this lack of success? No one, probably—unless one might accuse Destiny or the Spirit of the Age. But Miss Walsh said it was all Miss Barter's fault, and Miss Barter said Miss Walsh had swindled her. With

insufficient business to occupy their minds, and without customers to soften their manners and silence their tongues, the partners were continually quarrelling. An acrimonious wrangle filled their enforced leisure day after day. Mr. Dowling's clerks could hear them, and sometimes stamped upon the floor to beg for peace. Then Miss Walsh used to come out into the passage and call up to the clerks most acrimoniously: "If you shake the plaster off our ceiling, I'll make you pay for it. I shall write to Mr. Rogers this minute and tell him it's you and not us he must look to. There's cracks you've made already that are big enough to put your fingers in," etc., etc. And then the angry senior partner would return to the shop and pick up the thread of the squabble with Miss Jessie. "Give you back your money and let you go? Oh, that's a good one, that is. You never wanted for cheek, Jessie. Give me back *my* money—that you've lost for me by your laziness and your carelessness and your underhand ways. Let me see my money again and we'll begin to talk about yours. I *earned* my money I did—scraped and saved it by honest *earning*. I didn't go out and *cadge* it. . . ." There was in fact much uneasiness and annoyance beneath Mr. Dowling.

And Miss Jessie in her troubles troubled other people. Too often she brought the discomfort and worry out of the shop and took them upstairs to the first floor. Passing the open door of the clerks' room, she approached the closed door of Mr. Dowling's sanctum and tapped with her pencil on the panels. At the sound of these light pencil-tappings, Mr. Dowling, seated in his big chair before his pigeon-hole desk, used to start guiltily. He knew what the pencil signal meant: his little neighbour craved admittance, and he was to tap on his desk, once if she might come in or three times if he was occupied and did not wish to see her. He dreaded such visits; he disliked the notion of a secret understanding implied by pencil-signals; he never wished to see Miss Barter. But, whether he tapped once or twice, Miss Barter now always came in.

"Only me. Well, you *are* mean to pretend you were busy. I knew you were alone."

And then Miss Barter began troubling the architect.

"Oh, that odious woman has said the cruelest things to me to-day. I believe she goes about backbiting and slandering me all over the town. It's her tongue that is ruining the business and putting every one off. And if you'll believe me, the way she goes on with Mr. Lloyd—you know who I mean—White and Burrell's traveller. Well, if I was to take a leaf out of her book and go blackening any one's character, I could tell tales of Katie Walsh that would surprise you."

Mr. Dowling, listening to this sort of thing, deeply regretted that he had not himself taken the empty shop when French the hatter became bankrupt; or that a cheesemonger, a fried-fish seller, a bird-and-dog fancier had not taken it instead of a fashionable dressmaker.

"Mr. Dowling, do be nice to me this afternoon. I am that down—and I hoped to catch you in the best and kindest temper;" and then perhaps Miss Barter would sit upon the arm of Mr. Dowling's big chair, and be promptly asked to get up therefrom.

"Why, there's no harm in it."

"No," said Mr. Dowling hastily; "no harm, of course. But suppose any one came in—they might draw wrong conclusions."

"Well, you *are* particular."

"One cannot be too particular. Sit down over there, please, and tell me what it is."

It was the rent for the quarter to be made up. Could Mr. Dowling, just for this once, help his struggling neighbours?

"Fifteen pounds to make up. To you who are so rich, it may seem nothing at all, but we don't know where to get it—no more than the man in the moon. Rogers won't show us any mercy. Rogers will serve us the same as he did young French—put in a restraint and bundle us out into the street."

Indirectly, too, Miss Barter caused vexation to Mr. Dowling. One of the few staunch customers of *Robes et Modes* was the sumptuously dressed Mrs. Dowling; and when she visited the shop, she always came upstairs to the office to see

her husband. The most loyal husband does not want his wife at his business address, and Mr. Dowling when conducting a professional interview was often flustered and confused by hearing a well-known heavy footstep on the stairs.

One day it chanced that Mrs. Dowling, coming up, met Miss Barter going down. Miss Barter explained that she was expecting Mrs. Dowling, and she had run up to inquire why Mrs. Dowling had not called to try on. Mrs. Dowling, however, required further explanation from her husband. Thus Miss Barter became a source of ever-increasing trouble to Mr. Dowling.

She was troublesome also to Mr. Crunden. When he came for a business talk with his architect and adviser, she would intercept him sometimes in the narrow passage.

"Oh, Mr. Crunden, I *am* so delighted at your success. One likes the persons one respects to be great and famous. You *are* a Crœsus now, aren't you, Mr. Crunden—owning half the town! But don't forget humble friends, Mr. Crunden, now that you are such a great man. I can never forget you and your kindness and chivalry to poor little me—and I'm proud and grateful, Mr. Crunden, to think of your kindness—"

Mr. Crunden grunted, and his answers to these compliments were both short and surly: he found Miss Barter's flattering attentions very troublesome.

But most of all was Miss Jessie troublesome to Jack Vincent.

"Jack, I came up to the cottage three evenings last week and you were never in. If you went out on purpose to avoid me, I think it very mean of you. Yes, I do, Jack. Here was I sitting alone, and pining to go to the theatre—and no one to take me. And you did as good as promise for last week. You did, Jack."

"Well, you know, Jessie, we are so busy just now; and after work I really am so tired—that I should go to sleep at the theatre."

"Oh, I don't mind about the theatre. Though you used to take me, Jack, whenever I asked you. I don't mind if we only go for a quiet walk."

Jack in these days walked by himself very quietly and

warily when he knew that there was a probability of meeting Miss Barter. At the sight of her largely picturesque hat and severely trim waist, he had more than once dodged round a corner and run a little way in true greyhound fashion. Miss Barter was the lady who had complimented him on looking like a greyhound.

"And with the thinness, Jack, you've grown so handsome—so thoroughbred, too."

Miss Jessie was always lavish of compliments, but Jack now extracted from her soft words no more gratification than had Mr. Crunden. He, with Mr. Crunden and Mr. Dowling, found her most troublesome.

The fact was that, so far as Jack was concerned, Jessie was necessarily troublesome. Jack had a place—a large place—in her future plans. It seemed to Jessie obvious that although Jack might still look an aristocrat, he had certainly ceased to be one: the Medford upheaval had swept away all those social barriers which once had separated them; socially they stood now side by side on the same level; and no one could think it strange if they linked hands and walked on side by side forever. So it seemed to Jessie. Her only doubt was, Would such a lifelong union be the best thing for her? She was quite sure it would be the best thing for Jack—although he might not at first believe this; she was fond of Jack and wished him well; finally, after careful consideration extending over two or three years, she made up her mind as to the future of Jack and herself. Henceforth, in all that she said, she was trying to bring Jack round to her way of thinking: to entangle him in such a thought-maze that he should eventually think that what she wished him to think was what he himself had thought originally.

She used to speak with emotion of the dear old past when they were first drawn to one another—omitting, of course, all reference to the drawing power of such ugly magnets as the White Hart bar and its high stools, etc.

"Those were the happy times, Jack—when we had nothing to worry us. And why shouldn't such times come again?"

"Oh," said Jack cheerfully, "the times aren't bad now, as times go."

"I knew you liked me," said Jessie, with much feeling, "almost directly. More by your eyes than by what you said. I believe a girl can tell a good deal better by a man's eyes than his lips. And then I tested you, Jack, didn't I? And you came forward so nobly—proving it by giving me all that capital—"

"Oh, don't go back to that, Jessie. You were quite welcome to it. I only wish you had done better with your business."

"If it had been the success I hoped, you should have had your share, Jack. Yes, you should. I'd have paid you good percentage out of all profits. But that odious woman has swindled me—yes, robbed me of all you trusted to me."

"All right, Jessie; if the money is gone, it isn't worth talking about, and I'm sorry I can't offer you any more."

It became apparent to Jessie, after many conversations, that little was to be done with Jack by appeals to sentiment rather than to reason. His thoughts had become so prosaic that the poetry of life could not entangle them: instead of turning and twisting bewildered in her maze, they broke fence and got out the nearest way.

Finally, therefore, she talked to Mr. Vincent in a thoroughly practical and businesslike manner.

"Jack, I'm sick to death of Medford. I'm not doing any good here—and the longer I stay I do believe the worse it will be."

"Oh, don't say that, Jessie."

"And I can't see that you are doing any good either. What's the use of slaving for a stingy old hedgehog, like Mr. Crunden? He's imposing on you all the time. He'll work you till you drop, without ever giving you your fair share. No matter how rich he grows, he won't give you a percentage out of his riches. Why shouldn't you and I just up stick together and go to London?"

"To London?" said Jack blankly. This was at the very time when he himself was considering if it would not be well for him to go to London and there seek work; he was staggered by the proposal that he should take a companion with him.

"We could be married before the registrar. No larks, Jack. I'm not going without the ring."

Mr. Vincent was greatly embarrassed. It was an occasion on which it is exceedingly difficult to say No courteously, yet firmly, and without giving offence. With apologetic murmurs, vague gestures, and stammering expressions of regret, Mr. Vincent explained that Jessie's slowly matured decision must be reversed. Her plan for his future welfare was impossible.

"Why not? I can get my two pound a week in London—and later on I can try a shop there. Meantime, you'll be earning money—more money than you'll get here. I believe I could do grand in a London shop of my own—without any odious woman to interfere with me. And I can trust you for a worker—not one who'd let your wife slave for you while you went about idle. Do let's do it. And if ever we make our fortune—you being a gentleman can put me into society and we can forget the shop, and swagger with the best of them."

It was painfully difficult to thank Jessie for her confidence while refusing to take advantage of it. She would believe that a polite No really meant a bashful Yes. When she reopened the matter, Jack had the letter from Messrs. Griggs concealed about his person, and he felt that her bright, cold eyes would penetrate to his inner breast pocket and read the secret. He felt that if she knew how Griggs were now offering him four pounds a week, she would drag him by his coattails to the "registrar."

The last discussion of this delicate matter occurred on a Saturday afternoon in midwinter. And this was the day when Lizzie Crunden, returning from her thoughtful tramp, came upon them after dark in Hill Rise. Jessie had demanded an interview, claimed her right to lengthy debate and a full exposition of Jack's arguments—which still appeared to her inconclusive. "You do owe me that, at least, Jack—to tell me the reason why." It was a most distressing walk and talk. They were walking and talking still when dusk fell; they had stopped walking but were still talking in the lamplight when Lizzie, unobserved, flitted past in the shadows.

"Then I think," Miss Barter was saying, "you've treated me very cruel—yes, and very mean, too."

"Oh, don't say that, Jessie."

"But I do say it. If you never meant anything serious in the end, you shouldn't have led me on, step by step,—making me fond of you. It's a mean thing to do to any girl. And it isn't fair either. You've spoilt my chances. Charlie Padfield would have come forward at one time if I'd lifted my finger to beckon him. Of course, other men wouldn't come forward while they saw you about with me—and now my best years are gone. I shall be *passy*—like that odious woman—before I can look round."

"Jessie, I'm awfully sorry. Really, I've always tried to be a good pal to you. I wouldn't have stood in your light for worlds."

"Oh, I know what it means," said Jessie bitterly. "I'm not good enough. You're out heiress-hunting. You've thought of a better way of getting old Crunden's money than by any percentages. I'm not such a fool as I can't see the meaning of it. It's that Crunden girl has come between you and me, Jack."

"Jessie, I've been a good pal to you. Don't turn nasty."

"Yes, and haven't you turned nasty to me? If I'm nasty, I've a right to be—and show it, too."

That was Jack's last promenade with Miss Barter. When it was over, he felt clear in conscience and yet pricked by remorse. He was innocent. There was nothing in the indictment; the charge should never have been preferred; and yet, somehow, he had an uneasy sense that he could not blame his accuser for having brought him into the dock.

CHAPTER XXII

THE tide was turning.

Mr. Crunden was in danger of losing the old prefix to his name. Perhaps for six months no one but Miss Barter had called him Hedgehog. One day walking thoughtfully, he stopped short, turned, and looked back at three men standing by the corner of a street. As he passed, they had done something very unusual: each of the three had touched his hat. Preoccupied by his thoughts, Mr. Crunden had, nevertheless, noticed the unexpected action of the three hands, and now he stared in reflective surprise. He did not even know the men; they had never been in his employ; they were merely saluting a famous citizen. Then, day after day, he observed that this new custom was spreading—was becoming universal. One copied another; the policeman saw the omnibus-driver raise his whip before his forehead, and, automatically imitating, brought his gloved hand to the peak of his helmet; gradually all the humble world touched hats to Mr. Crunden.

People who stood above the hat-touching level—solid citizens like Mr. Brown and Mr. Rogers,—began to cross the road and accost him. People to whom he had not spoken for years insisted on speaking now—addressed him easily and jovially, as though they were resuming a conversation interrupted by accident yesterday. No reference was made by townsmen to the mud-throwing past; no apologies were offered for the old obloquy and abuse; but, if Mr. Crunden studied the demeanour of the town, he must judge by very many signs that Medford wished to show him, as prophesied by Councillor Hope, the change wrought by the years in public opinion.

Mr. Hopkins, one morning hurrying from the opposite pavement, offering an open hand, gave him explicit assurance

of the sentiments which Medford by these long-delayed civilities now desired to convey to him.

"An immense amount of 'umbug has been talked," said Mr. Hopkins, "and many of us were led astray. But we can see clear now."

"Can you?"

"And the wish of all, Mr. Crunden, is to let bygones be bygones. We were talking of you after the Council meeting, on Monday night. A full meeting—a representative meeting—and after it was done, we spoke free among ourselves, without 'umbug. The old feeling has gone, Mr. Crunden. We do not begrudge you your wealth nor your success, Mr. Crunden. We see now that, in helping yourself, you have helped others. . . . That," said Mr. Hopkins, "is what I felt I should like to make myself the mouthpiece to say—and to shake you by the hand, Mr. Crunden."

The tide had turned—was flowing fast the other way. It almost seemed as though, if nothing checked the flood, old Crunden would soon be absolutely popular.

He had been described in the *Advertiser* as a Pioneer of Progress and a Resolute Foe to Torpor and Stagnation. Successive *on-dits* in *Mees's Bulletin* contained quotations from Jack's pamphlet lavishly praising the beauties of the Hill Rise Estate. When newspapers begin to give one free advertisements, one may safely accept them as echoes of the public voice itself.

As the springtime brought life to the sleeping woods, as the sunlight sparkled and flashed again on Selkirk's dome, and Valentine's Day came round once more to set the shy birds building, Mr. Hope, well-advanced in his series of articles, was doing Mr. Crunden rather more than justice. Mr. Hope's pen had a trick of running away with him. When it had started to eulogise, it plunged on, and was now careering wildly. If one might believe all that was said in these later instalments of Mr. Hope's series, thanks were due to Mr. Crunden for all good things in and about Medford—the increasing warmth of the sun, the violets on the moss-carpet beneath the beeches, the song of the birds, the rising of the

sap, the quickening and gladdening of the human heart after the dull, dark winter.

But while Mr. Hope sang this vernal paean, while the earth was coming to life and on all sides one could see and hear movement, activity, progress, there was an ominous restful silence over the Hill Rise land. No shy birds were building there; the tender young grass was tinting unused roads; violets had wandered from the woods and bashfully, stupidly, planted themselves by the side of granite kerbstones, to tell one that no footsteps as yet passed along the new pathways. On all the land, when St. Valentine's feast slipped by in the calendar, no builder this year was busy—except Mr. Crunden, slowly, desperately slowly, finishing the last of his decoy-houses.

On February afternoons visitors several times stood waiting at the door of ceremony at King's Cottage. The spirit that impelled Mr. Hopkins and such prominent town-fathers from one pavement to another at sight of Crunden, now brought the Vicar of St. Barnabas and his lady to call upon Miss Crunden. Dr. Blake, whose visits in the past had been of a professional character solely, now called without being sent for, and left not only his own card but the card of Mrs. Blake. Miss Irene Hope did not call—although her papa had promised that she would do Lizzie this honour—but she wrote somewhat incoherently, to explain that she still intended to call. Miss Hope was full of engagements—dreadfully rushed just now—too uncertain in her plans to name a specific date for the call: Lizzie must, therefore, excuse delay and not attribute Miss Hope's absence to wilful neglect. "Life is a riddle to all of us," said Miss Hope incoherently. "The intention has always seemed to me everything, if one means well in what one does no one should blame one whatever one does."

As Lizzie had never asked Irene to call, she more than forgave her for not calling; but she thought Irene's letter, with its life-riddles and general incoherence, a most ridiculous, affected composition.

Among February visitors was Lady Vincent. Her ladyship, calling, drank tea one afternoon in the parlour. Mrs.

Price and Jane hastily produced the best china, the choicest napery, and the silver teapot, etc., from the cupboards where ordinarily these treasures lay hidden; and then served the unusually ceremonious repast. Her ladyship beamed upon her son, had absent-minded and yet friendly smiles for Lizzie, and spoke most graciously to Mr. Crunden.

Old Crunden, perceptibly gratified and yet secretly oppressed by so much unsolicited affability and condescension, drank his tea with a gulp, refused all food, modestly withdrew from the table to the hearth, and at a respectful distance told the visitor all about the age of the house.

“Mr. Dowling and I both put that woodwork in the hall at Charles Two or James Two—and what is more, I believe the panelling was removed bodily out of a church. If you ask me what church, my lady, I say the same church that is indicated by a cross on the ancient maps of Medford, close by where St. Barnabas now stands.”

The visitor, at first listening attentively, soon permitted her mind to wander from this historical information, and presently overwhelmed Mr. Crunden by the steadily reflective and yet unconscious scrutiny that had always produced nervousness in those who were not familiar friends of her ladyship.

“A very old house,” said Mr. Crunden, abruptly concluding, and rubbing his hands together nervously.

“We are all of us growing older,” said Lady Vincent. “My husband, Mr. Crunden, no longer deplores all the changes in the town. He has no unkind memory of your opposition to his wishes—and I hope you, Mr. Crunden, think more kindly of us, now that you have had your own way—in everything.”

“I would like to say”—and Mr. Crunden cleared his throat and coughed—“I have a very sincere respect for Sir John—and his family. Any words of mine on the subject of Hill Rise, which might seem disrespectful to Sir John, were spoken foolishly—and regretted ever afterwards.”

“Oh,” said Jack, “that’s all right. Sir John understood.”

“Quite so,” said Lady Vincent graciously; “but it is kind of Mr. Crunden to tell us that he was not really hostile to your father. . . . My husband,” and she turned to Mr. Crun-

den very graciously, "is in great anxiety just now;" and she turned again to her son. "Jack dear, we have grave news from Bournemouth."

"What—is the old lady better again?"

"No; worse. Poor dear, she has caused Dr. Lacy serious alarm in the last few days. . . . It is sad, Mr. Crunden, to be given length of years but to be deprived of the power of enjoying life. That is unhappily the case with our poor old cousin—Miss Vincent—at Bournemouth."

The tide was flowing strong.

"Fine morning, sir;" "Good-day, Mr. Crunden"; "I hope I see you well, sir";—Mr. Crunden was walking through High Street, and all the world was greeting him. Tradesmen on the thresholds of their shops tarried to salute him, would not let him pass without compliments and bows. They all thought him rich and prosperous, and they bowed to the success and the power that, after all, had done them no injury.

The sun shone; wherever he glanced smiles seemed to welcome him; but he could take no pleasure in the sunlight or the friendly faces. He walked as a man dreaming, a man haunted by doubt and disaster. When he looked at his untrodden roads, at his untenanted houses, at the wide empty spaces on his land, it appeared to him incredible that all the stupid world did not read his secret and recognise his defeat. The ugly truth stared at them—surely they could see for themselves. He was beaten and they hailed him as victorious.

He suffered now, almost without respite. Awake or asleep he could not shake off the intolerable sense of failure. He was a man living in a dream—a horrible nightmare composed of solid facts, not of wild fancies. The dead weight of his forty acres was full upon him each night as he lay down to rest, was crushing him as he rose, was carried by him throughout the daylight hours.

It tortured him to think of the past—of his garnered hoard, of the slowly amassed fortune that used to give him strength and pride and courage. He had considered himself rich, had been staggered by his own success: as a young man, he had

never ventured to hope that he would one day have put by twenty-seven thousand pounds. It was nothing, perhaps, if you measured the fortune by London standards, but for a small provincial town such as Medford, for a builder's fortune, it was a grand achievement. And now, blindly, wilfully, in vainglorious folly, he had jeopardized it, involved it, turned it from sound-ringing gold to brain-disturbing figures on sheets of ruled paper. His heart used to warm with the thought that his daughter was a rich heiress: now he could only leave her a statement of affairs such as a bankrupt gets ready for the eyes of his creditors.

Often he thought of what he had said to Jack Vincent about Sir John and financial operations. "You see, sir, a gentleman like your father soon gets adrift in financial operations. It's a special business training straight up from the bottom." Speaking thus kindly and consequentially, he had felt so sure of himself, so strong in his knowledge of all the conditions of his enterprise. And yet—as he thought now with bitter self-contempt—if he had been some fortieth baronet, some pampered duke fresh from Eton and Oxford, with no other learning than a little Latin and Greek, he could not have muddled things more completely. All his life's work had gone to water; all his painfully acquired experience had been futile; boastfully, bumptiously, contemptibly, he had blundered headlong to ruin.

He had succeeded in small things: he must, therefore, succeed in big. There was the ruinous fallacy in all his laborious reasoning. It was as if a man should say after jumping over some ditches: See, how simple! With a run of eighteen feet I can jump nine feet clear. Therefore, if I take a proportionately longer run, I can jump over the widest river. But there is a fatal error in arguing thus from little to large. Hill Rise had been a fatally larger leap than anything he had ever attempted before.

He could understand now. In the past when successfully developing one of his many-cornered little fields, he had given perhaps four hundred and fifty pounds for an acre and a half. He was then the big capitalist—with loads of money for the small task, obtaining big trade discounts, setting his

men upon the work when they might otherwise have been idle, taking them off when he wanted them for some remunerative contract;—he had been master and lord, of money, time, everything; controlling the enterprise, not being driven by it. Now, with his vast effort, all the conditions had been reversed.

He thought of old Selby—a raven croaking in his path when he was still high in baseless hope. “I had my money out of bricks and mortar once, but I was fool enough to put it back again.” And again: “A big task ye’ve got. A mighty big task.” All the elemental truth was summed up in old Selby’s words. Easy if you are working well within the scope of your own means, but cruel hard if you’re using borrowed capital. And to enforce the bitter lesson, here were the London and Suburban Company triumphing at Hill House because they had unlimited funds behind them. With a quarter as much land and a hundred times as much money, those dreaded neighbours had gloriously succeeded while Crunden was most dismally failing.

From the very first he had failed; everything had gone wrong; if you considered the estate as a whole or divided the work into separate jobs and considered each part in detail, failure plainly disclosed itself. During the last months Jack Vincent and he had been toiling as accountants to set out the final cost of all that had been done; and the figures, however you tested them, told the same story. Thus, the thirty-six feet roads which should have cost thirty shillings per foot run, had in fact cost two pounds per foot when finished; the first cottages had cost £190 instead of £180 apiece; the second lot of cottages, taken over from the man of straw, stood at £215 apiece; each of the decoy-houses should have been finished for £1,500, and the cheapest had run away with £1,700. You could account for the increase of cost over estimate easily enough: this was the difference in result between taking discounts and paying for credit; between working at leisure and working as if driven by demons. But the difference meant a loss instead of a profit on all the building so far done—except his first cottages.

Suppose that one were forced to stop now and present one’s financial statement! Twenty-two thousand pounds sunk in

the purchase, seven thousand sunk in roads, over ten thousand absorbed by cottages, eight thousand five hundred locked up in the houses, sixteen thousand still owing to the bank. All that he had realised by sale of the balance of his old investments by sale of freehold and leasehold plots and of one decoy-house, by mortgage and by rents, etc., had gone to reduce the bank debt and pay interest, or on the land, or into the pockets of Mr. Dowling and Mr. Eaton. The charges of those two experts were very moderate and yet they made a handsome total. Suppose that, stopping now, one sold all the new buildings and the covered ground for what they would fetch, there would be a loss to face: sold in a hurry they would never bring cost price. And yet it might be wise to swallow such a loss. Then one's assets would consist of the twenty untenanted derelict houses of Hill Rise and the bulk of the land and the roads—with a charge upon them of sixteen thousand pounds. Noble assets still—if one were given indefinite time to deal with them.

He could not stop; he must go on.

One morning as he sat talking in the parlour of the United Bank, the manager said something that made the blood rise to his forehead, made him spring up indignantly and strike the manager's table with his clenched fist.

“My dear Mr. Crunden, sit down. I am telling you what my directors say—I am only a servant, not the master, you know.”

They had been discussing those noble assets, and Crunden had been pleading for more lenient and considerate treatment than of late he had enjoyed. The bank people were always reviewing their situation, and had issued many ultimatums: they declined to consent to any more sales of plots because they could not suffer any further encroachment on their security; they made endless difficulties about mortgages, even when the money obtained went direct into their own coffers; and now they declared that £15,000 was the outside limit of loan that could be countenanced. Then Crunden had urged the profit which they had already reaped, and the largeness of their security.

“My directors regard Hill Rise itself as a dead letter.”

"Very good. But the land—my own houses!"

"Frankly, Mr. Crunden, we now value the entire security—if you threw the whole thing on our hands—at eighteen thousand five hundred—not a penny more."

And then Crunden sprang up from his chair and banged the table in his indignation.

But that day, walking from the bank, with face still flushed and hands that shook in his jacket pockets, he felt sick and faint as the thought came to him that his anger had been childish and unwarranted. The bank directors were right—if he were compelled to stop now. He could not stop: he must go on. This was what he had done with all his work—sleepless nights, feverish dreams, long days of toil, care, hope, strife, and spite. This was the stage he had attained in his grandiose scheme: he had rendered the Hill Rise houses useless, proved that there was no more demand for building land—knocked half the value off his purchase. If sold to-morrow, the Hill Rise Estate would fetch half what he gave for it.

CHAPTER XXIII

IT was nearly noon on a beautiful morning towards the end of April, and Jack was inspecting the work at the last of the decoy-houses. A week ago Crunden had slipped in stepping off a ladder and had wrenched the muscles of one leg. Since then he had been confined to King's Cottage, nursing the injured leg under the directions of Dr. Blake; and Jack, as deputy, had been in charge of yard, estate, everything.

This upper decoy-house would be really finished soon: the first floor was practically completed and a painter was giving last touches; grates were being set on the basement floor; two plasterers were doing something in the kitchen; carpenters were busy outside the house on gates and fences. There were in all eight men on the job; and the foreman showed Jack how little remained now to do.

"Those Yank doors," said the foreman, pointing to an empty doorway, "are more trouble than they're worth. We could make them in our own shop in less time than it takes to fit them. I've sent two back to the yard again—can't get them to hang and swing like they should."

Then the foreman left Jack as deputy foreman, and went off to the joiners' shop at the yard.

"If you don't mind staying till twelve, sir. It only wants a quarter to. Here's my whistle—if you'll kindly blow up at twelve sharp."

Jack took the foreman's whistle, promised to give the signal at high noon for the men to knock off work; and then, sitting on a pile of fence boards outside the house, waited patiently.

It was warm in the bright sunlight, and the gentle breeze was sweet and fresh; the gaiety of spring was in the air: all the landscape looked as new and clean as the decoy-house

itself. From the open windows came the cheerful voices of the men, the tapping of the carpenter's hammer, the swishing sound of the plasterer's brush; and high over head there was a chatter of birds on the wing. Presently, when he looked up, he saw that the birds were swallows. These spring visitors had returned then. It was the first time that he had seen them this year, and for a little while he watched them clinging to the newly painted cornice, clustering on the glittering new tiles, circling round the unsmoked chimney-pots, crying to one another in surprise and delight as though Mr. Crunden's house had been built for them, and they had just arrived to take possession of it. Then, patiently waiting for noon, Jack watched a far-off solitary figure crossing the grass by the new road. It was a child or a woman coming up the slope. It was a young woman in a straw hat. His eyes brightened as he recognised her: it was Lizzie Crunden, coming to seek him, no doubt bearing some message from her father.

Lizzie had not been sent: she had come of her own accord. She wanted Jack at the cottage, to cheer up father. Mr. Crunden, she said, was dreadfully depressed, and rather fretful. He had been upset by some letter; he wanted to be out and about, and it was difficult to prevent him from disobeying Dr. Blake's orders; she thought Jack might be able to calm him and to cheer him. Jack talked to her first of Mr. Crunden, then of the swallows, then of the glorious spring day and, talking, forgot to blow up.

"I say, Guv'nor. . . . Mister Vincent—please." A carpenter was looking out of a window; a plasterer, brush in hand, was on the threshold; the two men at the fence were watching him anxiously. "I say, Guv'nor, ain't it dinner time—time to knock off?"

Hastily Jack pulled out his watch, lifted his whistle, and blew up. And at the sound of the shrill blast, the tools dropped from the workmen's hands as if by magic, or as if the whistle had blown the plasterer's brush against the skirting board in the hall and the carpenter's hammer into the corner of the room upstairs; men who were supporting a grate let the iron frame fall with a dull crash; no man continued working

for an instant, for a fraction of an instant, after the signal told him that the hour of rest had begun.

"That's their way," said Jack. "They work—but they're not like your father and me: they don't enjoy working;" and he called to the two men hurrying from the fence: "I docked you of four minutes. Take it at the other end."

"Thank you, sir. I thought you was giving us short measure."

Jack walked back with Lizzie, and spoke to her again of the gaiety and gladness of these bright spring days.

"Make you feel happy, no matter what you may have to worry about," and he glanced at her thoughtfully. "Miss Lizzie, it's warm now. Isn't that brown frock too thick and heavy?"

And once again he made polite inquiries after the blue dress with the white spots.

"When *will* you wear it?"

"Never," and Lizzie looked straight before her and walked a little faster. "I hate blue dresses—and I think you have very bad taste."

"Oh, I say——"

"I think, if you want to talk about people's dress—you had better go and talk to your friend, Miss Barter."

"Don't you approve of my talking to Miss Barter about dress—or anything else?"

"Approve! What has it to do with me—or my father?"

"Oh, but I like you to take an interest in me."

Suddenly his eyes sparkled, and he snapped his fingers. He had been watching her face: she had flushed very slightly, then had closed her lips resolutely and was walking on faster and faster. She would talk no more.

"I am anxious about my father," she said, and then remained silent till they reached the white railings of King's Cottage. But Jack, walking by her side, seemed pleased and content, though she would not look at him or speak to him. It was as if the kind sunlight made him so happy that nothing else mattered.

Mr. Crunden was completely in the dumps and sadly needed cheering. Mr. Dowling, who sat by the invalid's chair, looked

even more gloomy than his client. He could only say "Tut, tut," when Crunden showed him the hateful and impudent letter that had come from the London and Suburban Trust.

Jack after much argument had prevailed on Mr. Crunden to let him "sound the Company," and now this was their reply: "Your Mr. Vincent has approached us, and we are prepared to deal at a times price. Subject to contract, we offer £150 per acre for the upper portions of your unoccupied ground."

"Oh, they don't really mean that," said Jack. "That's just their bounce. Let's make out we think they are offering £150 *rent* per acre, on building lease—and reply that subject to contract we accept their offer. They'll look foolish then and they'll have to explain."

He was gay and jovial—smiling at the sombre faces of Crunden and Dowling: so light-hearted and hopeful to-day that no setbacks could shake his self-confidence.

"I feel sure, sir, our best chance is with them. They have the money. And if we could lighten the ship, we should get along again. Will you let me tackle them seriously?"

Then there was solemn debate—Mr. Crunden gradually becoming less doleful, while Mr. Dowling continued in deep gloom. Any treating with the Company must, of course, be conducted most cautiously and secretly.

"If people get wind of it," said Crunden, "I'm done. If it's known that I've been driven into the arms of the Company—there's an end to my credit."

"A dangerous move," said Dowling. "A very dangerous move."

"Our best chance," said Jack. "I feel sure it's what we must come to, sooner or later."

Alone with Dowling in the road outside the cottage, Jack gave his views even more firmly.

"I told you what I thought last autumn. Your scheme went to pot the moment these bounders started. Then was the time to take stock and remodel the scheme on other lines:—give up half of it, and get out as fast as one could. That's all there is left to do now. Get out as fast as one can—*save all one can.*"

"I hope you don't blame me personally," said Mr. Dowling.

"Oh, no," said Jack; "but I don't want you to stand in the way now—if we can cut short our losses."

"Certainly not," said Mr. Dowling. "I assure you it gives me pain to see our friend troubled and harassed. I only wish I was a rich man and could bolster him up—but I am not. . . . I have myself been much harassed of late, Mr. Vincent—not money matters. Are you going to the yard? May I stroll with you so far?"

And Mr. Dowling unburdened himself of his private and domestic trouble. He spoke of the censoriousness of the world, the false positions into which mistaken kindness often pushes one, and of the unpleasantness which the drawing of hasty conclusions now and then causes in the home circle.

"Great unpleasantness," said Mr. Dowling, after a cough and a pause. "It is about my little neighbour—er—Miss Barter. She has written me a silly note—addressed to Mr. Dowling! *Mr. Dowling!* One would suppose she might know W. Dowling, Esquire, was the proper mode of address. However, her customers being all ladies, she would not often be writing to our sex—and is, therefore, ignorant of the usual superscription for gentlemen. But the ignorant mistake caused our maid to deliver the note—to *Mrs. Dowling*."

"Ah! How awkward!"

"One thing leads to another," said Mr. Dowling dolefully. "And there has been further unpleasantness about Miss Barter—and a sum of fifty pounds."

"Has there? Oh, hang it—how did that come out?"

"An inadvertence. It is, as I said, not a matter of the money. The sum is so trifling. But, Mr. Vincent—I scarcely like to ask it—but if you were a married man you would understand. Would you mind my pretending that *you* gave her fifty pounds?"

"Pretending! Hang it all, I *did* give her fifty pounds."

"You did? To set her up in business? I gave her fifty."

"Do you mean you gave her fifty, too? Oh, I say—what an underhand little puss she is—really."

"She is very troublesome," said Mr. Dowling. "But I had

no idea she bled you also. It only occurred to me to put you forward—to—er—shield myself—in the home circle. You know how ridiculously people connect one's name with any one. Your name, Mr. Vincent, *was* connected with hers in the stupid talk of the town. That's why it occurred to me."

"Yes, but I don't want people to connect my name. I don't want my fifty talked about any more than you do your fifty."

"Not generally," said Mr. Dowling, with eagerness. "Only at home—your fifty would shield my fifty. If it were to come to the point of saving real unpleasantness, would you mind my putting your fifty forward in the place of mine? Only at home. Would you mind—Brother Vincent?"

"Oh, well," said Jack reluctantly, "I don't much like it—er—Brother Dowling; but—yes—work it how you please."

The Medford District United Bank had a little printed notice advising clients to keep their cheque-books carefully under lock and key; and for the comfort of clients as well as for the protection of the bank this was good advice. Counterfoils sometimes disclose mysterious little secrets to income-tax people, official receivers, greedy relations, and affectionate wives. Mr. Dowling usually locked up his cheque-book while there were any cheques still in it; but when the book was empty he became careless. And so it befell that Mrs. Dowling, tidying a drawer which contained several exhausted cheque-books, came upon the old counterfoil: "J. B., £50."

Mrs. Dowling for long had been suspicious as to the relations of her husband and the J. B. whom she once met coming downstairs when she was going upstairs; and she now had determined to rake out all the truth. She might smile and seem to accept as sufficient whatever explanation was offered, but untiring, unresting, overwhelming as the ocean, she pursued the process of investigation.

Thus it happened that what Mr. Dowling described as the "unpleasantness" swept out of the home circle in a terrible tempestuous wave. This very afternoon when the Crundens, Jack, and Mr. Dowling were assembled round the tea-table at King's Cottage, a fly drove up to the door of ceremony,

and there began a tremendous knocking and ringing which even Mrs. Price plainly heard.

“Visitors again,” said Mrs. Price, as she hurried to answer the furious summons. Then to those at the tea-table came the sound of a voice which made Mr. Dowling turn pale.

“If my husband is here,” cried the voice, “I demand to see him this moment. . . . Follow me. . . . I will not let you out of my sight.”

And Mrs. Dowling burst through the parlour into the work-room, followed by Miss Jessie Barter.

“Hullo, Jessie,” said Jack blankly.

“You’ll excuse me rising,” said Mr. Crunden. “My leg’s bad and I’m not to stand on it.”

But Mrs. Dowling paid no attention to this courtesy. In her excitement she ignored all except her husband.

“This lady bears out your tale—but I want to see you two face to face. Ah,” and she recognised Jack, “and you also, Mr. Vincent. Now I have you all three face to face.”

“My love,” said Mr. Dowling imploringly. “Surely—please—”

“If you are guiltless,” cried Mrs. Dowling, “you have nothing to fear. Be silent then.”

Mrs. Dowling was a terror—Medford had always said so, and in this respect Medford was entirely accurate. Swelled with wrath she seemed immensely large: the beads and bugles on her rich cloak rattled angrily, the plumes of her toque were tossed in scorn, as she planted herself on the hearthrug—majestic, red, terrible, dominating the surprised tea-party.

“Now, Mr. Vincent, I’ll begin with you. On your word of honour, did you give this lady fifty pounds?”

“Well—I don’t know that it concerns anybody except the lady and myself. But, since you want to know—yes, I did.”

Lizzie had risen from her chair, was looking from one to another: at Jack nervously playing with his teacup and spoon; at Jessie smirking impudently. Now she left the table and drew away towards the hearthrug and Mrs. Dowling.

“You are not repeating a tale put into your mouth by my husband?”

"I have answered your question," said Jack.

"And if you are not afraid of the truth, you'll answer all my questions."

"I am not afraid," said Jack; and he looked full at Lizzie, who had drawn nearer to Mrs. Dowling.

"Is it true that you borrowed this money? It was not your own money?"

"I borrowed it—but I paid it back. And now I know how long it takes to earn fifty pounds. I think I was very generous;" and Jack looked full at Jessie.

"Strangely generous," said Mrs. Dowling loudly and scornfully. "So far your tales agree, but——"

"My love," interposed Mr. Dowling, "allow me to——"

"Be silent. You shall speak when your turn comes——"

"I must speak now," said Mr. Dowling desperately. "You are so unreasonable that——"

"Let me speak," said Mr. Crunden. "Madam, you——"

"Miss Crunden," said Mrs. Dowling, "I appeal to you as a woman. Am I unreasonable? Is it not my right to know the truth?"

"Yes," said Lizzie, in a low voice. "I don't think you are unreasonable." She had drawn nearer still, and now she stood by Mrs. Dowling's side with all the space of the room between her and Miss Barter. Standing by the parlour door, Miss Barter looked across the room and smiled impudently.

"Thank you, Miss Crunden," said Mrs. Dowling. "Every woman of heart must support me. . . . And now as to *you*," and she pointed at the unabashed Miss Barter, "if it is true that you accepted the money from this gentleman," and she pointed at Jack, "you ought to be ashamed of yourself."

"Why not?" said Jessie. "We were as good as engaged."

"Oh, I say," Jack expostulated. "Jessie, you *are* really. That is not the fact. Really and truly—there are no grounds for that statement."

"You had given me the right to expect it," said Jessie; "and I did expect it—and I don't care who knows you have treated me very cruel."

Then for a little while Jessie and Mrs. Dowling made it bad for Jack. It was a dreadful scene.

"I decline to discuss the subject further," said Jack at intervals.

"Well answered," said Mr. Crunden again and again. "Nothing to do with us. No business of yours, madam. Only concerns the parties themselves."

"Father, don't get up," cried Lizzie often. "Remember your leg. Sit still. Don't get up."

Mr. Dowling was talking all the time—"Hear me. I must speak—be reasonable, and I'll explain," etc.—but no one listened to him.

"Very good," said Mrs. Dowling at last. "We will leave that part of the question. Miss Barter can obtain redress from a British jury. If there has been breach of promise, a jury will award damages."

"Yes," said Mr. Crunden, with a snort, "and juries award damages for slander and libel, Mrs. Dowling. Don't forget that."

"Sit still, father. Remember your leg."

"The truth," said Mrs. Dowling, with a scornful laugh, "is ugly enough—no one need add to it. . . . Very well, Mr. Vincent. The fact that concerns *me* is that you borrowed the money from my husband."

"No, he didn't," said Mr. Dowling.

"No, he didn't," echoed Mr. Crunden.

"That is what I have been trying to say," Mr. Dowling continued desperately.

The unpleasantness had rolled far from the family circle: poor Mr. Dowling could no longer shield himself behind the indiscretion of another. Honour compelled him to confess at once, and indeed he had been striving to do so. Now, obtaining a hearing, he stoutly declared that the tell-tale counterfoil—J. B., fifty pounds—had no connection with Mr. Vincent's fifty.

"Ha ha!" cried Mrs. Dowling. "Now we are getting to the bottom of it—at last. Oh, what liars men are!"

Then for a little while she made it bad for Mr. Dowling.

But Mr. Dowling roused, compelled to fight, fought bravely and manfully—fighting to exonerate a brother Mason as well as himself. Pale, desperate, and yet not without dignity, he

told how—purely as an act of kindness—he had given this young lady capital to start her in trade. It seemed a deserving case and he had been glad to offer assistance. And this gentleman—Mr. Vincent—had done the same thing—without a thought that any one could or would misconstrue the motive—from simple kindness.

“I would have told you of it—and expected you to applaud me, but you are so unreasonable. All ladies,” Mr. Dowling added loyally, “are so unreasonable in these matters that I kept it to myself.”

“Well answered,” said Mr. Crunden. “And now, madam, perhaps you’ll let *me* have my word. I say hear hear, to what Mr. Vincent and Mr. Dowling did. Though they showed themselves a bit foolish when they gave the money, they showed their kind hearts. And what is more,” and Mr. Crunden made a loud grunt, “I did the same myself. I gave her fifty pounds, too.”

“Don’t get up, father.”

Mr. Crunden, to produce more dramatic effect with his words, was about to rise from his chair. Still seated, he bowed to Mrs. Dowling.

“Now, are you satisfied, madam? Do you wish to cross-examine me? . . . Yes, I did give her fifty—on my honour. And why did I do so? Because, you see, I was a bit of a fool—sorry for the girl. But”—and he turned round in his chair and looked at Jessie—“I suppose you won’t make out *I* wanted to marry you.”

“I don’t know, Mr. Crunden,” said Jessie, simpering, and flashing her cold, grey eyes mischievously, “you have always been very kind and chivalrous. It *had* struck me.”

“Oh, pooh!” said old Crunden, with an indignant snort.

“Jessie,” said Jack, shaking his head reproachfully, “you really *are*, you know. Well, you really *are*. How many other fifties did you get?”

“Not one.”

“You seem to have bitten everybody’s ear that you could.”

Jack, although reproachful, was smiling at Miss Barter; but Mr. Crunden was thoroughly angry with her.

“Look here, my girl,” he said sternly, “there’s one thing

never struck you with all your cleverness, and that was to pay back. . . . Anyhow, we've had more than enough of your sauce—and cheek—and ungrateful mischief-making. You can just go about your business—you aren't wanted here."

"And I am sure I didn't want to come here," said Jessie. "I was dragged here. Good-morning. . . . Good-bye, Jack. You may laugh—but you know in your heart of hearts you've treated me very mean."

While Miss Barter was thus dismissed, Mrs. Dowling and Lizzie had been talking together on the other side of the room, and now Mr. Dowling had joined them. Mrs. Dowling was subdued, confused, and yet perhaps still suspicious.

"Are you satisfied, my dear?" asked Mr. Dowling, with wonderful dignity. "If so, we had better apologise for disturbing our friends, and withdraw."

"Yes," said Mrs. Dowling, after hesitating, "yes—but I must say you all three behaved very *oddly*—very oddly indeed."

Then Mr. Dowling took his wife away with him.

"Well," said Mr. Crunden, when the guests had gone, "she is a terror, and no mistake. In all my born days I never heard such a rumpus about nothing—just nothing at all. I thought she'd never be satisfied."

Jack, in the window, had watched the fly drive off; and Lizzie, coming from the hearth, now stood near him.

"Just a ridiculous rumpus—about nothing," said Mr. Crunden again.

"Nothing at all," said Jack cheerfully; and then he dropped his voice to a whisper. "And are *you* satisfied, too, Miss Lizzie?"

"I agree,"—Lizzie whispered—"with Mrs. Dowling. I think you all behaved in a very extraordinary manner."

But that evening she wore again the plain gold bangle which she had discarded for months—ever since the winter afternoon when she saw Miss Barter beneath the lamp-post in Hill Rise. Jack had cleared himself of all but folly.

CHAPTER XXIV

DAY by day the popularity of Crunden was waxing. The lower his fortunes fell, the higher he rose in public favour. All prated of his success: confounding him perhaps with the omnipotent London and Suburban, not remembering which were his houses and which the Company's, only caring for the fact that a new town had sprung into life on the Hill, and that trade was booming. But to Crunden it seemed that fate was mocking him, was driving him on to ruin amidst a chorus of ironical praise.

"There is something in the wind," said Mr. Hope of the *Advertiser*. "You saw my last article on Municipal Dignity? —well; a whisper in your ear, Mr. Crunden. It has been mooted—to invite you to act as Mayor."

"Gammon," said Mr. Crunden.

"The project has been mooted," said Mr. Hope, with great importance. "It is men of your stamp that we want—men of wealth who can entertain—and worthily uphold the municipal dignity. Our mayors have been poor little men of late—we want big men like yourself."

"Oh, that's just gammon. I'm not even on the Council."

"It is unusual," said Mr. Hope pompously, "to go outside the Council for a mayor, but it has been done again and again—as in the case of these lords and the large towns—the Duke of Norfolk—the Marquess of Bute—and many other noblemen possessing urban territory."

Mr. Crunden told Jack of this conversation, and sadly confessed that the possibility of such an honour would once have been very welcome.

"It is a thing that I would have liked, sir—been very proud of—once. But if they offered to make me Pope now—it would come too late. . . . Who's that passed the window? Not that Padfield again?"

Day after day at King's Cottage they were worried with visitors. People wasted the workers' time—in silly politeness, or because of their own stupid affairs. And ever since Mrs. Dowling's explosive entrance, the nerves of Crunden and his clerk had been shaky: they dreaded callers and started at the sound of bell or knocker.

Mr. Charles Padfield was of late a much dreaded time-waster. He worried Lizzie by attention whenever she met him out walking. "Which way you going, Miss Crunden? I don't mind which way I go. What? Going home? Then I'll walk with you—and look in on old Jack." And Mr. Padfield, vacuously leering, would pay most insipid and undesired compliments.

"How well you're looking, Miss Crunden. I never saw you looking so well. How fast you walk. D'you ever go to the theatre? Why couldn't we get up—theatre party—eh?"

One could only suppose that Mr. Padfield, looking about him vacantly, had decided that Miss Crunden was, in the old phrase, well worth following up. He certainly followed her whenever he saw her in public places, and even followed her into the shelter and privacy of home.

"Hallo, Jack. I must be goin'! Just escorted Miss Crunden. How're you getting on—rakin' in the dollars, eh? Why don't you build a hotel, and cut out the White Hart? Got a cigarette—have you. . . . Very well, I won't smoke in here. I must be off."

Without telling Mr. Padfield to go, it was almost impossible to make him go—although he was always promising to do so.

Jack was extraordinarily busy—mysteriously occupied from morning till night, thoughtful, absent-minded. He was in fact attempting a task of the most ambitious character. He had said to Crunden: "It sounds rather cheek, sir, but may I try to make a scheme now—a getting-out scheme. I don't want to speak of it to old Dowling. But let me see if I can make it solid and then put it before you—and him. I don't suppose there'll be anything in it—and yet I can't help thinking I see daylight."

"Do you, sir? I doubt it—but try. Yes, try what you like—so long as you don't let folks guess how we stand."

"Give me a week," said Jack. "Give me a week—clear from to-day—and I'll report progress. I promise I won't do any harm—if I don't do any good."

More letters came for Mr. Vincent now than for Mr. Crunden. In this week it was as if the clerk had become the principal. He hurried hither and thither, round and round the town, up to London before breakfast, back in Medford before dinner. He sat at his desk for long hours, covered his table with prodigious masses of papers—plans, lists, schedules—that Mrs. Price and the maid were forbidden to touch; as he sat writing he would not answer when you spoke to him; when you thought he was at last coming to a meal, he sprang up, snatched his hat, and dashed out of the house. He had thought for nothing beyond his new work. Visitors now made him very irritable: the Crundens left him unmolested, but visitors seemed to conspire to stop him in his mysterious efforts.

"Mother dear, I'm so busy—forgive me." Lady Vincent had come to the cottage, but he would not get out of his chair to talk with his mamma. He would scarcely look round. "I'll dine with you next week—any day, you like. Forgive me for the moment;" and he went on working.

Her ladyship, awestruck by such unremitting and stupendous labour, talked to Lizzie in the adjoining room.

"Is he always like that now?" asked Lady Vincent solicitously.

"Almost always," said Lizzie. "He is engaged on something special—for my father; and he cannot bear being interrupted. Father says it will only go on for a week."

"A week! But that is a long time. His health may break down in a week. Do urge him to be careful. This working at such high pressure must be dangerous."

"I was going to tell him," Lady Vincent added, "that we are in the very greatest anxiety about our poor Cousin Harriet. There has been a startling change in her condition and the doctors take the gravest view. My husband expects a summons from Bournemouth. . . . That was all, Miss Crunden—

don't worry Jack about it. I will not sadden him with our sad thoughts—while he is working in this manner."

The visit of his mamma was the first slight interruption Jack suffered that day; but there were worse interruptions before the day was over. Indeed his work was almost at a standstill: it was nearly a whole day stolen from the covenanted week.

"Miss Lizzie," said Mrs. Price, in the hall after Lady Vincent had gone, "there's somebody in there with him. I believe it's that Mr. Padfield again. It is too bad. Can't you go in and take him away on some excuse?"

But Lizzie dreaded Mr. Padfield so much that she could not at once venture to the rescue.

"Sold all your houses yet?" Mr. Padfield was saying.

"No, not all. Have you come to buy one?"

Jack had explained that he was very busy, and with considerable irritation had begged Mr. Padfield to state briefly what he wanted.

"If I was thinking of gettin' married," said Mr. Padfield, stupidly regarding the picture of a decoy-house, "I suppose I might give you a turn, Jack, old chap."

"Well, there you are," said Jack, pointing with his pen at the picture. "If you're looking out for a snug little box—marry, and put your nice little wife in it."

"Why don't you marry yourself and put your wife in the box?"

"Oh, I'm a working-man. I couldn't aspire to as fine a house as that."

"Well, I must be off."

"Yes, do get on. You see I'm up to my eyes——"

But then Charlie Padfield, glancing stupidly at the parlour door, began to make inquiries for Miss Crunden.

"How well she's looking, Jack. Quite tip-top;" and he paid Miss Crunden some liberal compliments.

"Yes, she is very well, thank you," said Jack shortly.

"Jack, old boy, I used to think what a lucky chap you were —up here. But you're quite off that, aren't you? You've got Jessie Barter—and the field is clear in this direction, isn't it? No offence now if I follow it up."

And then Jack completely lost his temper.

"-You can't want them both," Charlie Padfield was proceeding with vacuous blandness. "I never followed up Jessie. But you might tell me this. I don't wish to waste any time. Lizzie is all right, isn't she?"

"Get out," roared Jack. His face was red; he had sprung up from his chair, and was pointing at the lobby door.

"Get out before I kick you out."

"What say? What you mean, Jack?"

"I mean what I say. Get out—you dirty hound. And don't come back here unless you wish me to give you the thrashing you deserve for speaking like that of—of a lady you're not fit to speak of at all."

"What is it?" asked Lizzie, coming into the room presently. "I thought there was somebody here."

Jack was trembling with anger and excitement as he pretended to search among the ruffled papers on his table.

"Yes," he said, with a gasp, "Miss Lizzie, there was some one, but he has gone."

"Was it that troublesome Mr. Padfield?"

"Yes, but he won't trouble us any more. He won't come back. I—I was very angry with him—about something—and I asked him not to come again. . . ."

"Did he promise not to?"

"No, he didn't promise; but I feel sure he won't. . . . And now," said Jack, sitting down, "if you don't mind—if you'll forgive me—I will try to get on with what I was doing. I should like to talk—but I really mustn't."

The next serious interruption was just after early dinner. Lizzie in the window was reading, Mr. Crunden was smoking a pipe, Jack had returned to his table, when the ringing of the bell made every one jump.

"It's Mr. Hope," said Mrs. Price, showing a scared face at the parlour door, "and he seems out of his mind like. Asks to speak with you, miss; and the master. Shall I show him in?"

"Oh, don't have him here," begged Jack piteously.

But before anything more could be said, Mr. Hope was among them.

He was haggard, distraught, incoherent—all his pomposity and consequence gone from him—a limp elderly weakling of a man, who sank into a chair as though his thin legs refused to bear him, and who spluttered and raved and moaned in affliction.

“Oh, Crunden—a father yourself! Oh, Miss Crunden—a daughter—a cherished daughter! Oh, Miss Crunden, you have heard—you know the fatal news! Help me if you can. Were you accessory? I never can believe that. Oh, oh!”

It was long before any one could make out the cause and nature of Mr. Hope’s distress. But finally lucid information was extracted.

Miss Irene Hope had run away with Mr. Bunker, the riding-master.

“They rode forth together,” moaned her father. “We did not suspect—we might have suspected. Irene has been nervous—hysterical—brooding on this fatal step. We never guessed—urged her to her rides—urged her over the precipice. Now she has fled. Was seen *en amazone* at the railway station. . . . Oh, my friends! help me to trace them—aid me to save my child from infamy and disgrace.”

The weakness of Mr. Hope was pitiable to observe. He, the controller of a mighty engine, he who could thunder to the world about peace and war, national courage, municipal dignity, etc., had collapsed utterly beneath a private domestic misfortune. It was as though he had given all his force and energy to mankind, and had retained none for his own use. And obviously, real as was his tribulation, there seemed in it something ludicrously exaggerated, disproportionately tragic, and not without a personal element of snobbish fear.

“Her mother and I will be mocked at—driven from the town——”

“Oh, come, bear up,” said Crunden. “A bit of a rumpus—but forgive and forget—all will come right in the end.”

But Mr. Hope only beat his breast and moaned.

“Of course they ought to have told you,” said Jack cheerfully; “but then, you know——”

"Perhaps she really wanted to tell you," said Lizzie, remembering Irene's extraordinary letter and the dark allusions to life-riddles.

"I know Banker well," said Jack. "He's a thorough good sort. Really, Mr. Hope, I think your daughter might have done worse."

"Worse!" cried Mr. Hope tragically. "You say that to me—a father—of his daughter's shame."

But now, with further explanation, it appeared possible to relieve Mr. Hope of the larger part of his pain. He was labouring under a queer mistake. He, who ought to have known everything about Medford, showed himself ignorant of all but the outward aspect of one of its most conspicuous citizens. He had paid Mr. Banker's bills, had talked often with Mr. Banker, had begged Mr. Banker to take care of his child; he knew that Mr. Banker was the fashionable riding-master who rode with all the ladies of Hill Rise, and such scrappy superficial knowledge was all he possessed. At the livery-yard, which he had visited more than once, he had seen Mr. Banker's sister—a smiling, comfortable woman who sat in the little office and put orders on a slate, while her lusty brood of young children ran in and out, or played hide-and-seek among the broughams and victorias in the adjacent coach-house;—and he had jumped to the quite erroneous conclusion that Mr. Banker was a married man with a large family.

Immense was his relief on learning that Mr. Banker was not married—was, in truth, an honest, hard-working bachelor, who could not possibly forfeit the esteem of a large clientele by any reprobate negligence of his responsibilities toward the fair and trusting Irene.

"You are certain? Oh, my friends—I could weep tears of joy."

It was no longer a tragedy. Irene, one might say, was only ruined—socially.

"You'll have a telegram," said Jack, "before you can look round—to say the church has given them its blessing and they're coming back to-morrow to ask you to give 'em yours. . . . If I were you," added Jack, glancing at his

table, "I should run home now and see if the telegram hasn't arrived already."

But Mr. Hope, although immensely relieved, still showed a most lamentable weakness. He was in fear now of painful publicity. He who lived by recording public opinion, exhibited a morbid horror of the public press, lest its loud voice should begin shouting his name.

"There will be paragraphs in the London papers. I think I will go to London and call on confrères. . . . That man Mees will pillory me in *on-dits*. If not bribed, Mees will fill the *Bulletin*. Mr. Vincent, aid me to shut that man's mouth. I will pay any money. Will you go and see him—pay hush-money? Buy silence for me at all costs."

And Jack was at last compelled to accompany Mr. Hope in order to support him while he walked through the public streets; and, further, to promise to use all his own and Crunden's influence with Mr. Mees.

Mr. Hope was back again before supper. A telegraphic message had arrived, and Mr. Hope hastened with it to his kind friends. The riding-master had permitted no unseemly delay.

"Her mother," said Mr. Hope, "shed tears of joy when she read that signature. Irene Bunker! Her mother had taken to her bed. She is now sleeping peacefully—and my agitation is passing. I was stunned by the blow—but am now myself again. May I—will you let me stay to supper with you?"

It was almost a lost day for Jack.

CHAPTER XXV

THE week was nearly over. Except during twenty minutes at supper-time, Jack had been working for nine hours on end. It was late; Mr. Crunden had gone to bed; but Jack still sat at his table. A shaded lamp threw its light upon the untidy masses of papers, the sketch maps and tracings, the rulers, the measuring scale, and upon the gigantic waste-paper basket by the worker's chair; but all the rest of the big room was in darkness. In the circle of bright light, with the black shadows all about him, he looked like Work personified—the sleepless spirit of work, unflinching, unblinking, while all the world slept.

Lizzie peeped in from the parlour threshold, and watched him. His lips were moving; rows of figures were spinning from his pencil: he was apparently deep in arithmetical calculations—abstrusely difficult sums of compound interest, perhaps.

“Mr. Vincent, it is very late.”

He did not look round.

“Mr. Vincent—can't you stop? You *must* be tired. It is dreadfully late.”

“Yes.” He spoke without looking round. “Pricey is sitting up. She'll put the chain on after I'm gone.”

Lizzie crossed the room, softly opened the door of the kitchen passage, and passed out. On this other threshold she glanced back, but he did not look round: he was absorbed, concentrated, unassailable, a worker in a circle of bright light; not conscious of vague meaningless forms that stirred idly in the shadows beyond his magic circle.

Mrs. Price, with only one candle, was sitting at the kitchen table. Patient, uncomplaining, she was cheerfully forfeiting her well-earned repose; would have been content to wait all through the long night if Mr. Jack bade her. She had been

whiling away the slow minutes by the aid of a very old pack of cards. Her bare table was spread over with kings and queens, and humble sevens, eights, etc.; and her lips, too, moved as she amused herself in abstruse countings and reckonings.

"Pricey, he is still working. He won't leave off."

"I know, dear. You go to bed. I'll sit up for him."

Mrs. Price looked round with a smile, raked the playing-cards into a heap, and then took Lizzie's hand.

Lizzie had come to the table and was studying the dirty clothes and greasy faces of the knaves: these court cards were so old that they might have been those used in the old games of Muggins.

"Lizzie, my dear, how cold your hand is—and you're pale—and trembling. What is it, dear? Don't you worry. His strength won't give out—he's so brave."

"I don't know," said Lizzie forlornly. "He ought to stop—"

"You go to bed, dear. . . . But, Miss Liz, sit down a minute first—and I'll tell your fortune. The cards are falling out lucky to-night. There's money coming to this house. We shall all get our wish. It's come out every time."

"Has it? . . . I left the passage-door open. We mustn't make a noise;" and Lizzie softly drew forward a chair and sat down, as in the old childish days, to have her fortune told.

"Now"—Lizzie had shuffled, and cut the pack thrice; and Mrs. Price was beginning to deal—"have you wished?"

"Yes," said Lizzie, in a whisper; and Mrs. Price turned up the cards three by three.

"Three. The money! One, two, three. There, that's him. One, two, three. And a journey. There's a journey to go, and money at the end of it. That's Mr. Jack—King of Clubs,—and he's close to the money."

"Pricey—are you sure he's clubs? Isn't he spades?"

"No, of course he's clubs—clubs-gentleman. Spades-gentlemen are much rarer than you'd think for. Your pa's hearts. . . . Cut 'em again;" and the fortune slowly proceeded.

"One, two, three, four," Mrs. Price whispered. "There he is. One, two, three, four, five, six. . . ."

The candle flickered, and monstrous shadows danced behind the chairs. The feeble light on the ceiling was like a faint hope that spreads and narrows, vacillates and once more spreads; the ticking of the clock was like the heart-beat of an unconscious giant, not to be hastened by hope, or checked by fear; the patter of the cards as they dropped made one think one listened to the rustling leaves in the book of fate while unseen hands lifted them and let them fall. Lizzie, with her white face close to Mrs. Price's shoulder, trembled and drew her breath faster and faster.

"Yes. There. There's your wish. You'll get your wish, Liz, my darling;" and Mrs. Price suddenly threw her arms round her and kissed her. "Oh, you'll get your wish—don't fear."

"Good-night, Pricey. Thank you;" and Lizzie gently disengaged herself.

"Go to sleep, my pet, and don't worry about his working. He's working for *you*—not for your father."

"Pricey, don't—please don't say such things."

"But I do say 'em," said Mrs. Price, in a triumphant whisper. "From the first I've hoped for it and prayed for it—but I never seen it coming true till last autumn—"

"Hush—please. Good-night!"

Lizzie went softly back through the big room, and the clubs-gentleman did not see her or hear her. In his circle of light, he could not see vague forms that moved in the shadow, could not hear the ticking of clocks or the beating of hearts: he was deep in abstruse arithmetic, and quite unaware that any living thing had passed.

Upstairs, when Lizzie had undressed and got into bed, she could not sleep. She stared at the darkness; and through all the darkness, the thick old brick walls, the massive beams, and flooring-board, the plaster and the lath, she could still see him—pale, grave, beautiful, surrounded by a glory of vivid light. She smiled, and trembled, and wept. Was it true—would she get her wish? In the darkness she flushed

till her face was burning, and then she turned cold and faint. Hope warmed her, fear made her deadly cold: hot fit succeeded cold fit: it was like some dreadful sickness—that old love-sickness diagnosed by Dr. Blake, come back now in a far more virulent form.

She could not sleep. She struggled with herself—but it was no good. She was sick—of love: she was desperately, overpoweringly in love with Mr. Jack—with the real, strong, working Jack, and not his fantastic, easily dispersed, smiling shadow.

CHAPTER XXVI

MR. CRUNDEN's ship was on the rocks, helplessly bumping about, at the mercy of the fierce winds and the cruel waves, in imminent danger of being staved, breached, broached, and broken up;—but Mr. Crunden's popularity was enormous.

Jack, who was to present his scheme this afternoon, had been out all the morning, and when he returned to King's Cottage he found the big room full of people.

It was a deputation come to wait on Mr. Crunden: half a dozen important citizens, as representative of Medford, come to invite him to a public dinner in recognition of his public services, and to ascertain if later he would be willing to accept the Mayoralty.

Here were Alderman Holland; and Mr. Hopkins, himself an Alderman now; Councillors Rogers and Osborn; and Mr. Eaton, who had realised his ambition and was now a Councillor—two Aldermen, three Councillors, with those well-known and respected tradesmen Mr. Brown and Mr. Bradshall, all in turn buttering Mr. Crunden.

“You were longer-sighted, sir, than what we were”—Mr. Hopkins was speaking in his best Council manner—“ and you frightened us by the largeness of your views. You saw what the town wanted—but, sir, your views was too large for us. It was a big thing to open up the town and extend it—and a big man was required to take on such a job. But, sir, you seemed too big for us. We were like so many timid children saying: Best leave well alone. We're doing very nice as we are; we shan't never do better. Come to try and improve the town and you'll only spoil it. . . . Now, sir, that talk was so much 'umbug! We know we was wrong. We can see clear now, all that you foretold then.”

“Hear, hear!”

“And we're proud of you—and we mean to tell you so,

and to prove it by the honour we have it in our power to offer."

"Hear, hear!"

To Mr. Crunden, listening, it seemed like the last cruel mockery of fate. Next November—said the mocking voices—or the following November, he might wear the civic chain, might sit on the borough bench and hear the last of the Guy Fawkes charges if Gunpowder Day had happened to produce a riot.

He was standing with his back to the fireplace, and he leaned on the stick that he had used since the accident to his leg. He was frowning though he tried not to frown, looked gloomy and sad though he sought to appear gratefully cheerful.

"You're very kind;" and he grunted. "Gentlemen, I take it very kind of you;" and he grunted again. "But—well—I hardly know—whether—"

"Oh," said Jack, "don't refuse, sir. You must go to the dinner, sir."

"Bravo!" said one of the deputation. "Of course he must!"

"And we hope," said another, "that Miss Crunden—your daughter, sir,—will grace the banquet with her presence. Our wives will be there and it won't be complete unless Miss Crunden comes."

"Oh, yes," said Jack, "Miss Crunden will come."

"And you too, Mr. Vincent—I need 'ardly add—you must come!"

"Yes, yes," said Jack, "we'll all come."

He was eager to be rid of these flattering visitors; he was answering for his employer because he thought Mr. Crunden was not to be trusted to answer for himself. Mr. Crunden, hesitating, frowning, and grunting in embarrassment, had just now seemed to be on the point of telling the company the reasons why no feasting at the White Hart, no civic distinction, could chase the wrinkles from his forehead and banish the worried expression of his eyes.

Jack was unfolding his scheme—result of his excessive toil—and Crunden and Dowling were listening attentively.

"Remember, Mr. Dowling, this is what I call a getting-out scheme. You must dismiss the past from your mind. It is not what we might have done *once*; it is what we can possibly do *now*."

He was seated at his table, and before him all the papers—plans, lists, endorsed letters—were no longer in an untidy litter: everything was arranged methodically, to be under his hand when he might require it. Crunden and Dowling, on the other side of the table, were comfortably established in armchairs.

"Well, then, this is our present situation: our debt to the bank is £15,000. At all costs we must wipe that off. I am convinced that we shall never do any good until we are clear of the bank—and stand free—unhampered by anybody—absolutely our own masters."

"No doubt," said Mr. Dowling, "if you can tell us how to—"

"Please don't interrupt me. . . . I'll make everything plain as I go on. But if you interrupt me, I shall get confused. I was saying £15,000 to be provided without any further delay. Our other debts amount to £900—say £16,000 which we have to find to pay all debts. . . .

"Well now, I think I can see daylight—I think we can put ourselves on a sound footing—but I am sorry to say my scheme all hinges on this: We shall still want £5,000 to carry us over the next half-year and make us really safe. . . .

"Well, I'll pass on. I have worked it down to that, and I can't get it lower—five thousand; and only to carry us over. We shan't want it for more than six months. . . . Now to business. Please take the plans,"—and Crunden and Dowling were each given a map of the whole Hill, showing the Company's land as well as the Hill Rise Estate,—"and please believe that everything I put before you is *solid*. It may be good or bad—wise or foolish; but it's hard-boiled fact. It won't blow away in smoke. . . . The London and Suburban make a firm offer of seven thousand for the ten houses and ground to the left of Hill Rise—the even numbers. Here is their offer in black and white—and I propose that we close with it."

It was in truth a most beggarly offer. Mr. Crunden snorted wrathfully. Seven thousand for the apple of his eye—the magnificent frontage to the open common—the golden strip wherefrom, in the original scheme, his final and princely reward was to be derived!

“Giving it to them,” said Jack. “I know that. It adjoins their land; they’ll clear away the houses, and go blazing ahead. But we must have cash, and there *is* cash—seven thousand. . . . Now look at the ten acres marked A behind the odd numbers. I have settled with the Universal Insurance Society—all in black and white—for a permanent mortgage of fifteen hundred at four per cent. on this ground—not to be built on.”

“Not to be built on!” said Crunden. “Why, the upper decoy-house stands bang in the middle of it.”

“Yes, I’ll tell you about that later. . . . The Universal pledge themselves to two more mortgages. Two thousand on your three other decoys—”

“They cost over four thousand—without counting the site value—”

“—And three thousand on the last thirty cottages as soon as half of them are occupied;—and they *will* be occupied in six months—if we drop the rents low enough. . . . Lastly, our old friends Griggs will let us have two thousand on the other ten houses of Hill Rise, at *six* per cent.,—greedy dogs—subject to my scheme going through—but not otherwise. Now there you have it. L. and S., seven thousand; first two Universal mortgages, three thousand five hundred; Universal third mortgage; and Griggs, five thousand. Ruination terms, no doubt, you will say—but they’re *solid*, and I’ll eat my hat if any one gets you better terms. And it doesn’t matter—we’ll pay it all back. The only real sacrifice is the L. and S. sale—letting those bounders get just what they want—the beautiful common frontage.”

“It’s all in the clouds,” said Crunden, shaking his head. “Five thousand of it is the only promise.”

“No,” said Jack, “it’s solid. Griggs and the Universal third mortgage are contingent, as I said, but all in black and white. Look,” and he handed across some neatly docketed papers,

"they won't wriggle out. It's five thousand to come. But we're five thousand short till we get it. . . .

"And now to the other side—what we are to do if we carry it through. First and foremost: those ten acres—that we're not to build on—comprising the old tennis courts—and the protecting belt that was wanted by my Guv'nor—and you wouldn't give—"

"Yes?"

"Well, we'll do it now. We'll give 'em twice what they asked. Instead of five acres, they shall have ten. It shall be a tennis club again—but for all Medford this time—no rotten exclusiveness—all the world and his wife. These people in the Company's houses are dying for a tennis club. Look here—look at that. There's a list of a hundred and fifty members at three guineas each—all solid promises. I'll get a good rent. You may take it from me, the new club will be a rousing success. I answer for this."

"And my decoy-house! What'll you do with that?"

"Pull it down if necessary—if the dashed thing stands in our way. . . . No, sir—that is to be the new clubhouse—something like a clubhouse—and I'm going to get three hundred per annum for my house and ten acres. And there will be something coming at last, won't there?"

"Think," continued Jack with animation, "what this means. Ten acres lifted off your back—accounted for. The lawns of a flourishing club—full of jolly people—instead of that dismal empty space staring you in the face—something for every one to look at. Now I'll tell you what I mean to do with those ten Hill Rise houses—I mean to fill them with tenants again."—He was like a young and untried Chancellor of the Exchequer, making a first budget speech. As he went on with more and more eagerness, he dropped the We and You, and it became all I.—"I'll pull down the back garden-walls and put iron railings, so that people can look right into the tennis ground as if it was their own park."

"You'd never get the old tenants to come back."

"I shan't try. I'll get new tenants. The tradesmen-towns-people—not the old gang. Look here. I'm going to give those houses a lick of paint and a brush up, and I'm going

to let them to sensible people at forty-five pounds a year. Across the road the L. and S. will be putting up their smart little bandboxes and letting them at fifty pounds, and I shall say: Very good. I don't pretend our houses are as smart and up-to-date, but they're better built, they've three times the accommodation, and they're five pounds less—now if you've a large family and aren't a fool, you'll know which to choose."

"It sounds all right to talk about."

"It *is* right. It's solid—not gas. Look here. In six months I'll let every one of these ten houses, and that'll be four hundred and fifty a year coming in. I *have* let four already—conditionally on the starting of my club. There you are—look at the letters. Brown—my Guv'nor's butcher—is taking one. And there's Swan—and Waygood—and old Martin the saddler. . . . You know, a lot of this ought to have been in your scheme from the very first. To popularise, democratise Hill Rise—and not destroy it. That ought to have been your line from the first. . . .

"Please look at your maps. Another virtue in my tennis club! It *creates frontages*. We can guarantee not to build on it for fifteen years. Well, people will build all round it for us. I have firm offers for four plots already—subject to club and guarantee—at a higher rate than we've been near yet:—one hundred and fifty per acre. There you are. Catch hold, Dowling—see for yourself. . . . Now look at the map—above the tennis ground. See how neatly L. and S. road works in. We can just continue it bit by bit. People like building next to established neighbours—it's an easier job any day to increase a neighbourhood than to make one. Plots up there will go like hot cakes—we'll just carry on the Company's plan for them. . . .

"And now," said Jack, with a shining face and a ringing voice, "am I right, or am I wrong? I'm as sure as I sit here that it's right all through. In six months you'd have added a gross income of seven hundred and fifty—coming in regularly—to pay all charges for interest and keep you going comfortably. Your troubles would be over. You'd be your own master—able to wait for what the future was bringing.

You'll soon pay off these potty little mortgages—and you'll see your money again—every penny of it. . . . This is what we shall do with that open space in the end. We shall sell it to the town. Every year it'll go up in value. They'll have to buy it in the end—for a municipal recreation ground. Fifteen hundred an acre—two thousand. We'll get twenty thousand for our tennis club—before we've done with it. Now, am I right or am I wrong?"

"By God, he's right," said Crunden loudly.

"I—really I begin to think he is," said Dowling.

"If I had the five thousand," said Crunden energetically, "I'd say do it, sir—yes, by God, try and do it."

His face had flushed, his eyes had brightened: he tossed the letters upon the table, got up, and, forgetting his lame leg, walked about the room briskly until a twinge of pain stopped him.

"Then this," said Jack, rearranging his papers, "is what we have now to consider. Can we possibly bite any one's ear for five thousand pounds—as a loan on our personal credit? It *ought* to be possible," and he looked hard at Mr. Dowling. "If anyhow we can make it possible, I am sure we—"

"May I interrupt now?"

And Mr. Dowling with much feeling explained his own financial position: he was the husband of a woman of means, but he had practically no means himself beyond his professional income. At this moment he possessed, of his very own money, about, and unhappily not more than, one thousand pounds. That he freely offered. "I could not, Mr. Vincent, attempt to—ah, in your odd phrase—indeed, it would not be right for me—to bite Mrs. Dowling's ear. But all I am personally good for—I beg Mr. Crunden to use."

"Brother Dowling," said Jack, "you're a trump. . . . If we could only scrape it together! We needn't get it all from one. We can imitate Jessie Barter. Eaton, I know, is good for five hundred. And there's my Guv'nor. I haven't tried him—but I know Sir John would let me bite his ear for a thousand or even fifteen hundred. I believe Sir John is good for that by now—and I shouldn't scruple, because I know it's

safe, and he'd see it again in six months. Now is there any one else?"

There was no one. Jack and Dowling, racking their brains, could think of no confiding friend who was good for another sixpence. If the successful issue of Jack's scheme hung on the raising of five thousand pounds without security, the scheme must collapse.

Old Crunden came back to his armchair, and sat down wearily.

"You're very kind, sir. You're all kind—but I couldn't ask it. Sir John—least of all. But I'm proud to think he'd—help me. No, sir." Weariness sounded in his voice—profound dejection, absolute hopelessness. "It's all no use. You'd never raise the money. Too much;" and he leaned back in his chair and half-closed his eyes, as one tired out—only craving rest. Jack's scheme was another splendid mockery—mirage of shady trees, green grass, cool water, seen by a lost traveller in the vast desert—a flicker of bright hope, and then dull despair.

"No use," he murmured, "I'm done. My own fault. No one to blame. Your words, sir: I've bitten off more than I could chew."

"No, sir," said Jack. "No," and he came to his employer and patted him on the shoulder. "A brave front still. Never say die. We'll do it somehow. We'll pull through—*somewhat*."

He brought his chair and sat by the side of his employer, talking to him hopefully, endeavouring by all arts to cheer him, and rouse him to courage and effort. Dowling, after a long talk, left them sitting side by side, each thoughtfully brooding.

CHAPTER XXVII

DUSK was falling; Mrs. Price had just cleared away the tea things, and had carried the tablecloth through the lobby to shake out the crumbs for the birds; Mr. Crunden sat in the deepening shadows by the hearth; Mr. Jack stood by the open window, and looked out at the silent empty road, the smokeless chimney stacks of Hill Rise, the swallows hawking high in the fading sunlight. From a little distance came the insistent voice of church bells—St. Barnabas calling the pious Miss Vigors and other faithful souls to vespers. And from close by came a gentle plaintive music—Miss Lizzie in the parlour, softly playing the piano.

Presently there was a noise of rapidly approaching wheels, to break the melodious peace. Mrs. Price in the roadway had paused to enjoy the pleasant evening air, but now she flung wide her cloth and flapped it loudly. Actively flapping, she startled the horse in the station fly as it trotted fast towards her, and made it baulk and stop before it reached the white palings.

"That'll do," called the passenger in the fly. "Pull up. Let me get out. Wait, I won't be a minute."

"Hullo!" cried Jack.

It was Sir John Vincent—in his big travelling coat, with a rug over his shoulder, with his hat on the back of his head—springing out of the cab, hastening by the window, actively and lightly as a boy of eighteen.

"Hullo!" cried Sir John excitedly. "Can't spare a minute. Don't detain me. I'm on my way up from the station—your mother anxiously waiting for me!" All this Sir John called to his son at the window, and, still talking, he came through the lobby into the room.

"How do, Crunden?" said Sir John hastily. "My dear fellow, how are you?" and he hastily shook hands. "I am in

a hurry. Jack, I have most important news for you—but not a minute to spare. Of course you know she has gone?"

"Yes, I know," said Jack. "But she has married him. She has got a jolly good sort in Banker—better than she deserves."

"I'm not speaking of Miss Hope," said Sir John. "*Harriet!* Poor dear—died at two A.M. this morning. I've been at Bournemouth since yesterday afternoon—was with her at the last. But never recognised me—poor old soul!"

Then Mr. Crunden delicately withdrew, and left father and son alone to discuss their bereavement.

"Haven't you seen your mother? Your mother doesn't know the details. I must go to her. Only stopped to tell you the news. . . . Splendid news!"—Sir John was already edging away towards the open door; and, seeking to give the information in one breath, was not easy to understand.—"Nothing wrong—settled funds untouched—she could not touch them—come to me. Those people about her—maids and doctors—all honest as daylight—not rogues as I feared. Never pillaged her. Saved her money—considerable accumulations—every year. All saved—her own money—goes to you."

"What?"

"Come round this evening. It's right—congratulate you, my dear fellow. Right—I found the will. Lacy helped me—knew all about it. Honest fellow. I have the will outside in my valise."

"How much?" shouted Jack, clutching at his father's coat.
"How much is it?"

"Come round this evening, and I'll tell you everything."

"How much? Give me some idea?"

"Oh, a lot," and Sir John spoke breathlessly of three thousand in this, four thousand in that, five hundred in something else. "And, Consols, two thousand five hundred. India Threes the same. . . . Congratulate you—but let me go now. See you at dinner." And Sir John hurried out to his fly and drove away.

Mr. Crunden, in the parlour, was startled by the joyful shouting of his clerk.

It must be remembered that Jack had never seen his poor old relative; that he had not wished her days to be shortened; that she was full of years, dreadfully infirm, without pleasure in life—and that no one can live forever.

"Crunden, come here. Crunden, my bonny old boy. Tally ho! Whoo-hoop. We're saved. We're safe, I tell you—the money's come."

"How—how do you mean, sir?"

"Three or four times as much as we wanted." Jack was wildly excited, dancing and snapping his fingers. "The dear old girl has left me her savings. I'm rolling in money. Now we'll show these bounders who's who and what's what in Hill Rise. We can go straight ahead."

"Can we, sir?"

Old Crunden's hands were shaking; he had brought out his bandana handkerchief and was mopping his forehead.

"Where's Lizzie?" cried Jack. . . . "Tell Lizzie—let Lizzie hear the glorious news."

Lizzie stood in the shadow of the parlour doorway, and was watching and listening. She drew in her breath when her father's clerk called her Lizzie without any Miss. When he did it again she put her hand to her side. When he did it the third time her heart beat tumultuously.

"Ah! there you are. Money's come to the house, Lizzie. Old Pricey told me she'd seen it in the cards—after a journey. My Guv'nor's been the journey—and brought home the will. Luck for all. No more trouble for your father—or any of us."

Then Lizzie, without uttering a word, stole away. She must be alone—to think of the glorious, most glorious, news. Upstairs in her room she thought of it—the wonder and the glory of it—while slowly she changed her bodice and skirt.

"Sir, do I understand," said Crunden huskily, "you can lend me that five thousand?"

"Five? Ten thousand—all I've got. We're right now, old boy!"

"Sir, that's very handsome;" and Crunden blew his nose loudly, "but, sir—if you do, it must be on business terms—"

"Oh, shut up," said Jack excitedly. "My dear old boy,

you've made a man of me. I should be a pig if I didn't want to pay you back——”

“Partnership terms—no less. I'll owe it all to you if I get out. If you see your way clear—come in as my partner—and I'll say, Yes, take half for what you've done for me.”

“Look here, if you drive me, I'll make terms, too. I'm the bloated capitalist now—and who are you—I'd like to know—dictating terms to me? Hang it all—I *will* make terms.” He was smiling and nodding his head, while he walked about the room. “Now you've gone too far. Where's Lizzie? . . . I'll only help you now at a price. . . . And this is my price, you old hedgehog. A big price. Be prepared for that.”

“Well, what is it?”

“It is Lizzie;” and Jack's voice became suddenly as husky as his employer's. “No, I'm asking you for what you can't give—much less sell. But I may ask her, mayn't I, sir? I've the right to ask her now. . . .”

Lizzie had come back. The dusk was deepening; half the room was in dark shadow; she stood again in the doorway till he called her name, and then came shyly forward, and the faint light from the window fell upon the blue ground and white spots of her dress.

“Lizzie! . . . Oh! you are wearing your lovely, beautiful dress. That means—that means?”

Her eyes were shining, her lips were trembling, her heart beat fast. She did not answer.

“Lizzie, you *do* know, don't you?” and Jack's voice was music to her ears. “I couldn't ask you till now—just a working-man. No money—nothing. But you were kind to me once. You promised—as a child. Remember your promise. . . . Lizzie,” and his voice dropped to a whisper, “my heart is at your feet. Are you going to tread on it?”

“No, she isn't,” said Crunden, fiercely blowing his nose.

“Ah!” Jack had read the same answer in Lizzie's eyes, “you remember.” And, smiling, he drew back a step, and with appropriate gesture spoke his line.

“Madam, to you I humbly bow and bend.”

And Lizzie, curtseying very prettily, delivered her line.
"Yes, sir, I take you now to be my friend."

"And don't you fear," said Crunden presently, "that I'll stand in your way. I never judged the signs to mean this from you—and I'm happier, sir, than I can ever rightly tell. You shan't be bothered—nor disgraced with *me*. You two shall live in your own house—and I shan't come pushing into it to remind people—"

"Oh, no," said Jack, "none of that. We'll live here—all three—won't we, Lizzie? I love this house—and I love my father-in-law for my wife's sake, and for my sake, and for his own sake!"

THE END

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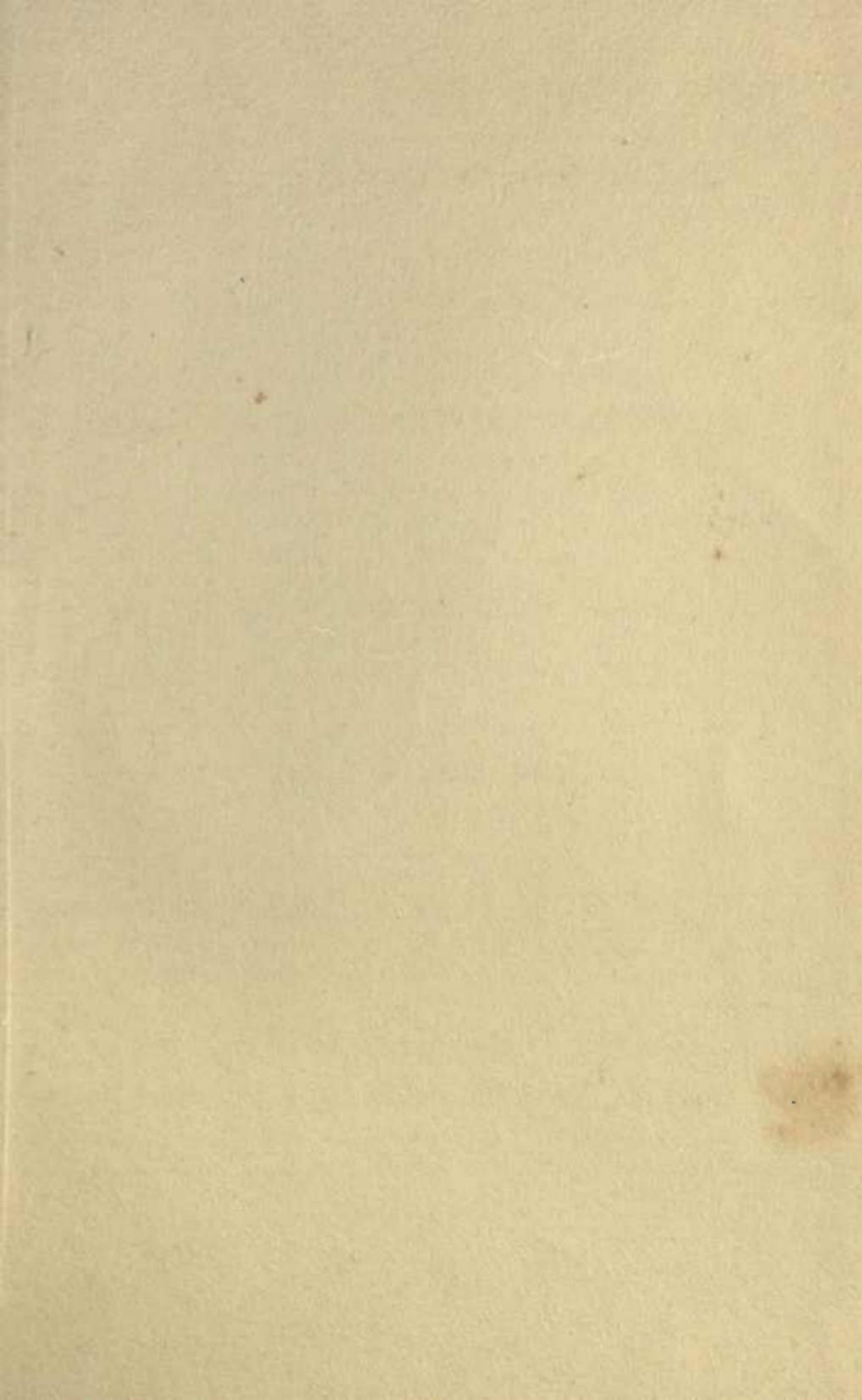
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